SMC Healthcare اس ام سي للرعاية الصحية

SMC Healthcare

Q2 2026 | Results Presentation

August 6, 2026

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Presenters & Table of Contents

Mr. Bassam Chahine
Chief Executive Officer
30 Years of Experience
25 Years at SMC

Mr. Hani Charani
Chief Financial Officer
34 Years of Experience
21 Years at SMC

Mr. Faisal Altimyat
Director of Investor Relations
11 Years of Experience
1 Year at SMC

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Company Overview & Strategic Updates

SMC Healthcare is a Leading Integrated Healthcare Provider with Comprehensive Services Covering the Entire Healthcare Value Chain

553
Doctors

1,121
Nurses

41K | 382K
IP | OP Visits

Comprehensive Specialties & Services

- General & Specialized Surgery
- Laboratory Services
- Dentistry
- Dialysis Center
- IVF & Fertility Center
- Cardiology
- Urology Services
- Oncology
- Internal Medicine
- Ophthalmology
- Nephrology
- Additional Services

Accreditations

CBAHI
nphies
aabb Association for the Advancement of Blood & Biotherapies
Saudi Heart Association
ضمان مجلس الضمان الصحي Council of Health Insurance
المركز السعودي لزراعة الأعضاء Saudi Center for Organ Transplantation
American Heart Association.
الهيئة السعودية للتخصصات الصحية Saudi Commission for Health Specialties
CAP ACCREDITED COLLEGE of AMERICAN PATHOLOGISTS
HIMSS

Investment Case

An attractive opportunity to unlock long-term value for shareholders

Operational excellence and clinical quality

Best-in-class clinical outcomes and one of the top 3 organ transplant centers in KSA

Clear runway for capacity growth

3 new hospitals nearly doubling capacity by 2029

Structural shift to private healthcare

Trusted name for **+25 years**, with the scale, specialties, and reputation to capture the next wave of growth (**1,300+** hospital beds shortage expected by 2030)

Digital-first platform and AI adoption

In-house developed technology improving patient engagement and driving efficiencies

Strong financial performance and position*

15-year net profit CAGR: **13.1%**
2025 ROE: **26.4%**
FY25 Net debt/EBITDA: **1.4x**

**Include a ⃁60.6 million one-off gain on sale of land contribution to the Al Wadi Real Estate Fund*

Partnered for growth

Engaged with multiple partners on multiple fronts, including equipment and technology

PHILIPS Roche SIEMENS BECKMAN COULTER

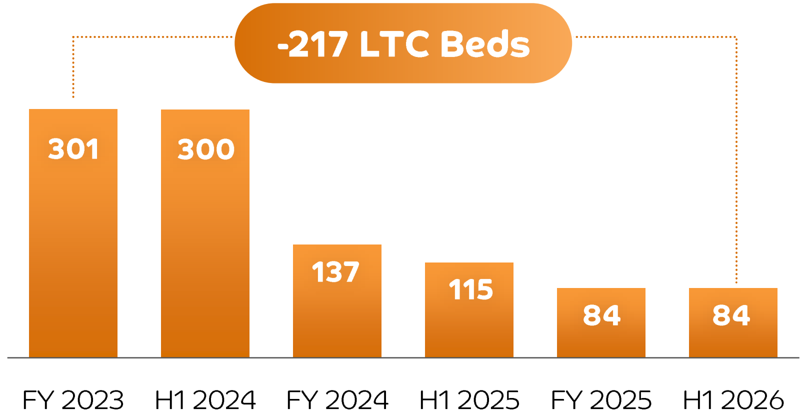
Medical Services
Overview

SMC continues to prioritize **higher-margin acute services** while **scaling its outpatient platform**.

Inpatient Services
Medical services that require patient hospitalization.

Outpatient Services[1]
Medical treatments, consultations, and procedures that do not require hospitalization.

Long-Term Care (LTC) Beds

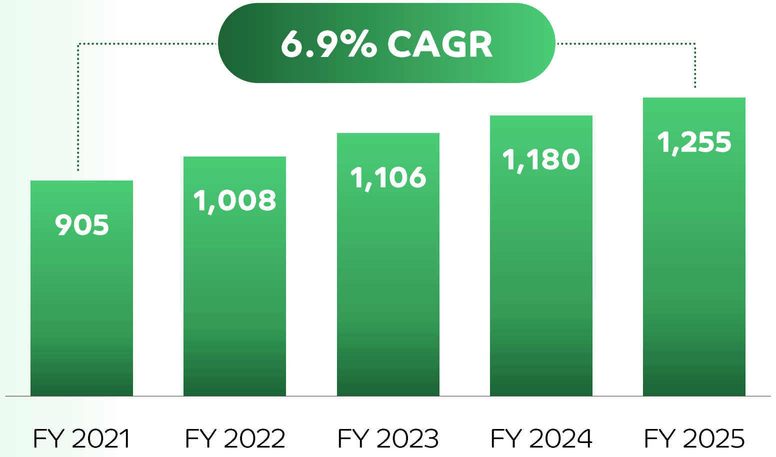


421	+81 Acute Beds	502
262	+80 Outpatient Clinics	342

Medical Services[2]
Net Revenue (⃁ million)

Q2 2026:	H1 2026:
⃁ **321.5** million	⃁ **631.6** million

Last 5 Years Annual Results



Sources
1: Outpatient services exclude the pharmacy business segment | 2: Net Revenue excludes pharmacy and food and catering business segments

SMC 1 is Our Inaugural Hospital,
Centrally Located In Riyadh, and Serving as Our Hub since 1999

SMC 1 | 26 Years

King Fahd Road

Established
1999

Facilities
72,172 sqm
6 Buildings
(Including 3 towers)

Capacity
- 390 Beds
- 212 Clinics
- 8 Operating rooms
- 7 Delivery rooms

Key Stats | Q2 2026

227K Clinic visits	**25K** Emergency cases	**56K** Radiology procedures	**27K** Inpatients
4K Surgeries	**649** Deliveries	**330K** Lab tests	

Key Highlights
- Serves as the hub for SMC
- Centrally located in Riyadh
- Positioned at the crossroads of South, West, and Central Riyadh

Key Services
- IVF Center
- Women's Health
- Intensive Care Units
- Day Surgeries
- Transplant Center
- Dialysis Center
- Advanced Radiology
- Cosmetic Surgeries
- Molecular & Virology Labs
- Cardiac Surgery
- 24/7 Emergency Units

SMC Expanded Capacity with the Launch of Our Second Hospital in 2020, Delivering Enhanced Efficiency and Patient Experience

SMC 2 | +5 Years

King Abdullah Road

Established
2020

Facilities
72,788 sqm on 9,579 sqm of land

Capacity
- 196 Beds
- 116 Clinics
- 7 Operating rooms
- 9 Delivery rooms

Key Stats | Q2 2026

154K Clinic visits	**35K** Emergency cases	**39K** Radiology procedures	**14K** Inpatients
3K Surgeries	**901** Deliveries	**213K** Lab tests	

Key Highlights

- Outpatient-oriented
- The only facility in KSA launched during COVID-19
- Prime location at East of Central Riyadh
- Enhanced patient experience

Key Services

- Women's Health
- Day Surgeries
- Cosmetic Surgeries
- 24/7 Emergency Units
- Intensive Care Units
- Advanced Radiology
- Molecular & Virology Labs

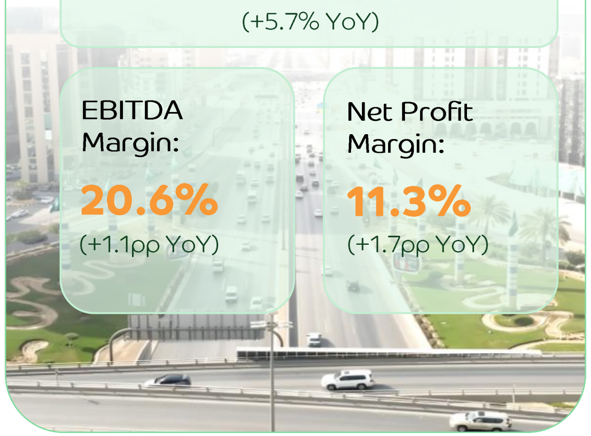
Key Highlights – Q2 2026

Strong Earnings Growth and Margin Expansion

Net Revenue
⃁ 401.3 million
(+5.7% YoY)

EBITDA Margin:
20.6%
(+1.1pp YoY)

Net Profit Margin:
11.3%
(+1.7pp YoY)



Higher Patient Activity Across Outpatient and Inpatient Services

Inpatient Services Gross Revenue:
+13.5% YoY

Outpatient Services Gross Revenue:
+7.8% YoY

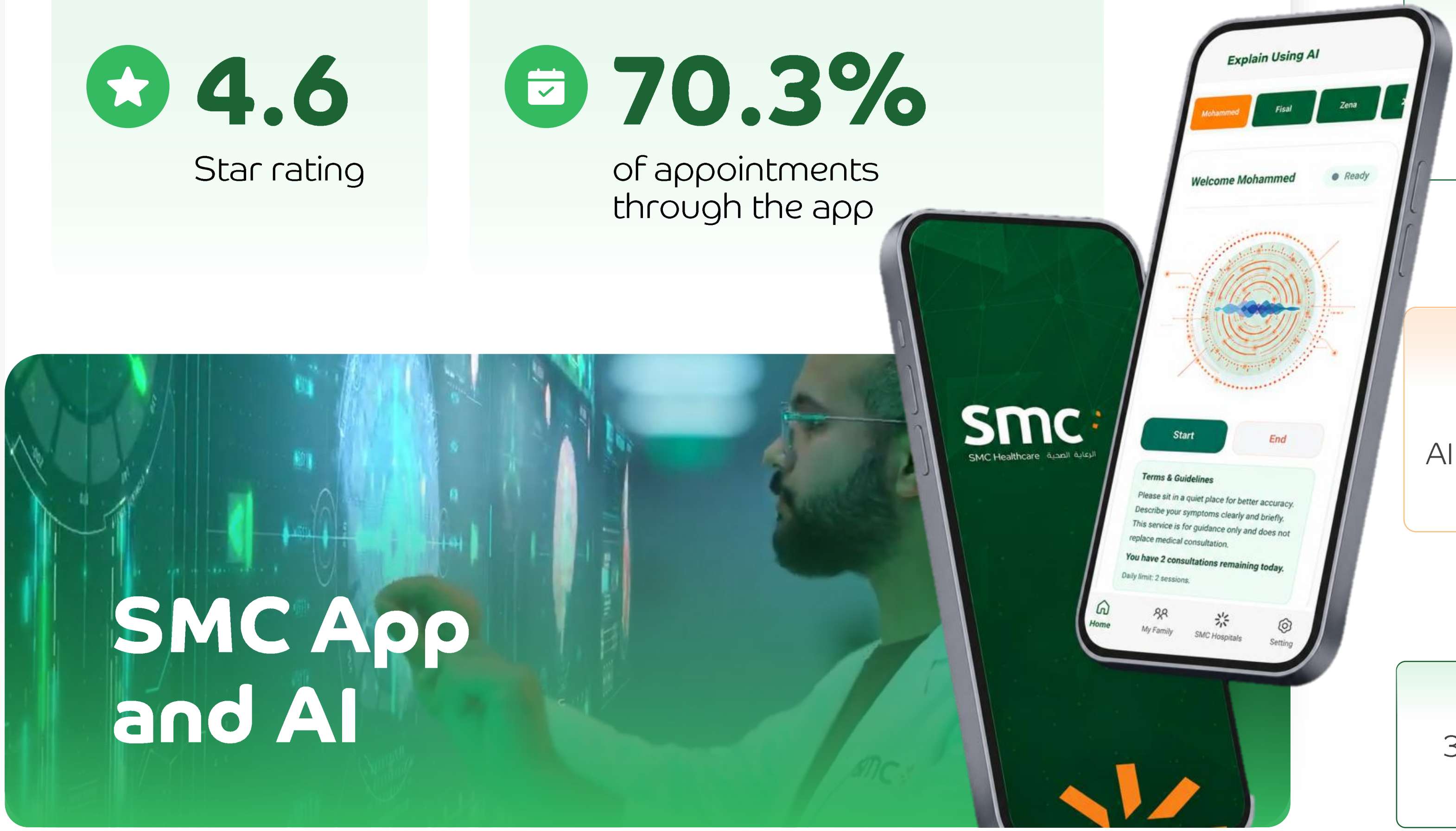
Operating Efficiency and Lower Finance, G&A and Marketing Costs

An Ordinary Cash Dividend of ⃁80 Million for FY 2025 Was Distributed to Shareholders on 4 June 2026

In-house Developed Digital Innovations and AI Enhancing the Patient Experience

4.6
Star rating

70.3%
of appointments through the app



SMC App and AI

Seamless app interface

- Online Booking
- Online Check In
- Online Payments

3 AI tools have been deployed

- AI Radiology Images
- AI Interpretation
- AI Clinical Recommendations

AI outlook in 2026

3 additional AI initiatives planned for implementation during 2026

Advancing Current Operations and Upcoming Expansions

Operation of a 150-bed MOH mental hospital under PPP

(SABIC Behavioral Care Specialist Hospital)

The project marks SMC's first Public-Private Partnership (PPP) with the Ministry of Health, creating a new recurring revenue stream.

- Award announcement by NCP and MoH: **17 June 2026**
- Project agreement signed: **25 July 2026**
- MOH SABIC BCSH service availability date: **By Q2 2027**

بوابات الصّحة
Health Gates

DR. EBEL
FACHKLINIKEN

Upcoming Expansions

SMC 3 (Northern Ring Road)

Foundation and early construction activities progressed **during Q2 2026**, supporting continued development of the project, with completion targeted for Q4 2028.

SMC 4 (Al Khuzam Suburb)

During Q2 2026, the design phase and hoarding were completed. The Company obtained the excavation permit and will commence site preparation in August 2026.

SMC 5 (Al Malqa District)

SMC Healthcare plans to launch SMC 5, its third expansion project in Northern Riyadh, in 2029, with land acquisition planned for 2026.

Clinical and Academic Achievements

Minimally invasive surgery as a treatment for prostate cancer through advanced endoscopic technology

Launch of accredited training program for medical coding – in cooperation with Saudi Commission for Health Specialties

Saving a child under three using inhaled anesthesia from complete respiratory failure after conventional therapies failed

Rare intraventricular brain tumor was successfully resected on a 5-month infant, full recovery made

Awards and Achievements

Arab Hospitals Federation – Gold Initiative Certificate – 7th Edition

1. Digital Health & Technology Innovation – PLATINUM (SMC 1)
2. Patient Centered Care & Experience – GOLD (SMC 2)

ROLE MODEL
IN HEALTHCARE EXCELLENCE

25 YEARS OF EXCELLENCE
إتحاد المستشفيات العربية
ARAB HOSPITALS FEDERATION

ARAB HOSPITALS FEDERATION
GOLD CERTIFICATION
GOLD INITIATIVE

WORLD'S BEST HOSPITALS 2026 Newsweek powered by statista

2026 World's Best Hospitals Listing
(by statista)

BEST SPECIALIZED HOSPITALS MIDDLE EAST 2026 Newsweek powered by statista

2026 Best Specialized Hospitals Middle East Listing
(by statista)

GLOBAL BRAND AWARDS

2 awards from UK-based Global Brands Magazine 2026:

1. **"Best Healthcare Branding Transformation"**
2. **"Most Innovative Patient-Centric Healthcare Provider"**

2026 INTERNATIONAL FINANCE HEALTHCARE AWARDS

"Most Innovative AI-Powered Patient Engagement in Healthcare" (by UK-based International Finance Magazine – 2026)

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Q2 2026 Performance

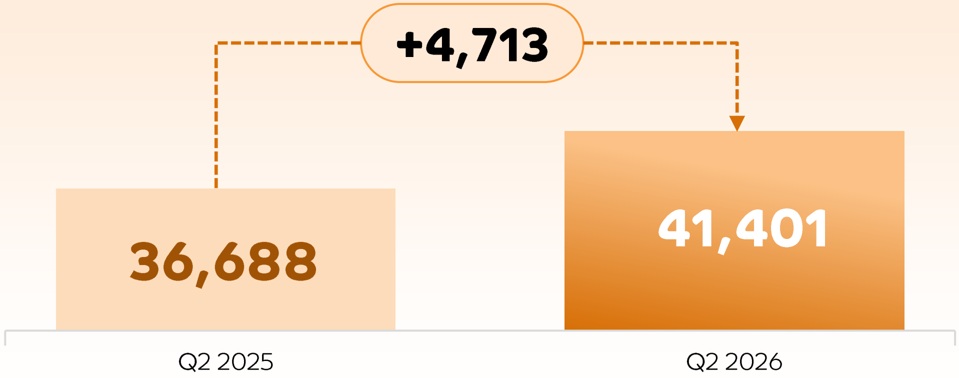
Outpatient and Acute Care Growth **Driving Q2 2026 Performance**

Continued Outpatient Expansion Gaining Strong Momentum and Driving Higher Inpatient Visits

Inpatient Revenue Growth

Number of Inpatient Visits

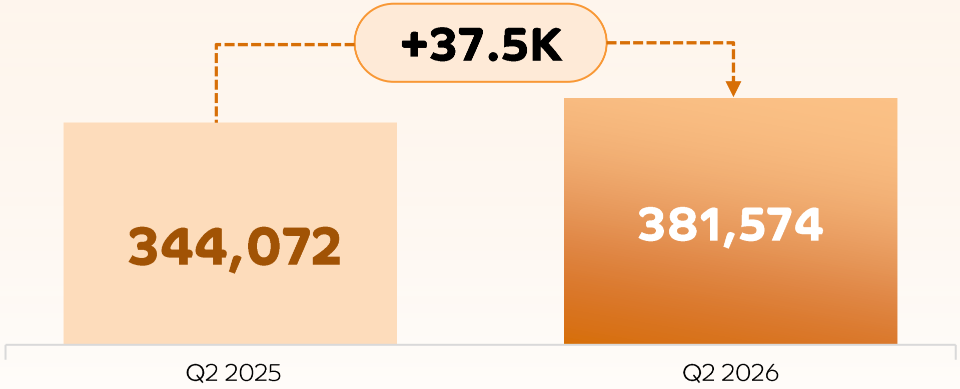
+12.8% YoY



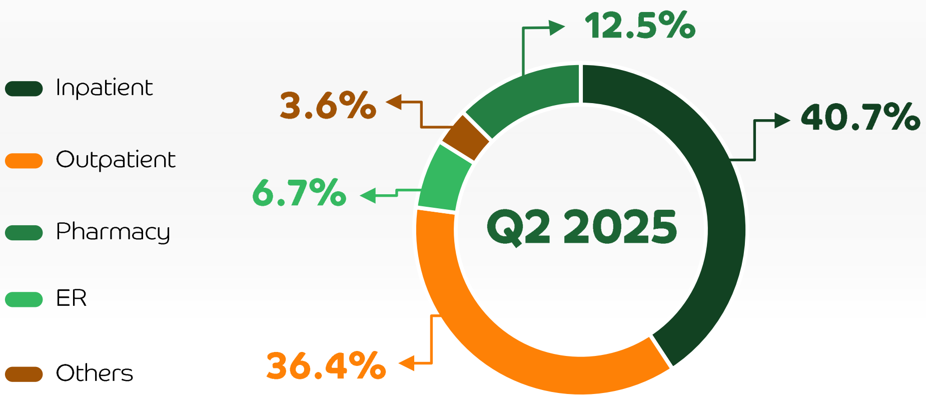
New Clinics Delivering Solid Results

Number of Outpatient Clinic Visits

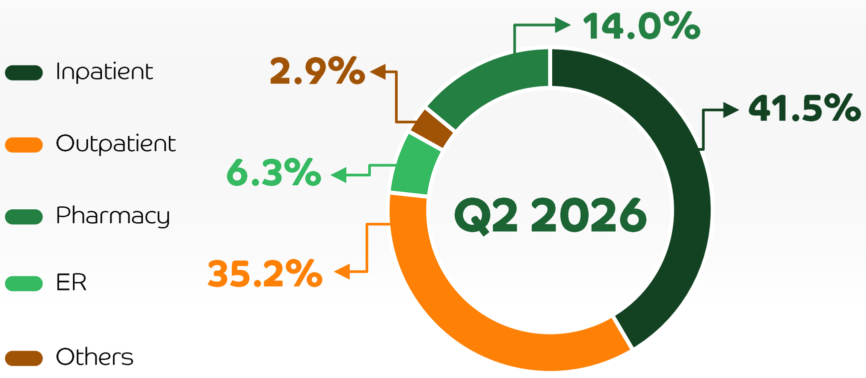
+10.9% YoY



Gross Revenue Split Q2 2025



Gross Revenue Split Q2 2026



Realized Operational Shift and Continued Outpatient Ramp-Up Driving **Q2 2026 Performance**

⃁ million	Q2 2026	Q2 2025	Variance (YoY)	H1 2026	H1 2025	Variance (YoY)
Net Revenue	**401.3**	379.8	*+5.7%*	**782.0**	748.2	*+4.5%*
Medical Services	**321.5**	311.7	*+3.2%*	**631.6**	610.3	*+3.5%*
Pharmacy	**72.1**	63.6	*+13.4%*	**136.0**	128.6	*+5.8%*
Food & Catering	**7.8**	4.6	*+69.2%*	**14.4**	9.3	*+53.8%*
EBITDA	**82.8**	74.3	*+11.4%*	**152.1**	139.9	*+8.7%*
EBITDA margin	**20.6%**	19.6%	*+1.1pp*	**19.4%**	18.7%	*+0.7pp*
Net Profit	**45.2**	36.4	*+24.2%*	**77.7**	66.0	*+17.8%*
Net Profit margin	**11.3%**	9.6%	*+1.7pp*	**9.9%**	8.8%	*+1.1pp*
EPS (⃁)	**0.18**	0.15	*+24.2%*	**0.31**	0.26	*+17.8%*
Net Operating Cash Flow	**68.2**	-43.5	*n.m.*	**151.6**	74.9	*102.5%*
Capital Expenditures	**22.0**	27.9	*-21.0%*	**35.8**	48.1	*-25.6%*
Free Cash Flow	**46.1**	-71.4	*n.m.*	**115.8**	26.7	*333.2%*
Net Debt[1]	**761.2**	688.5	*+10.6%*	**761.2**	688.5	*+10.6%*
Net Debt / EBITDA[2]	**1.8x**	2.3x	*-0.5x*	**1.8x**	2.3x	*-0.5x*

1: Net Debt calculated as Debt + Lease Liabilities – Cash & Cash Equivalents
2: Annualized using TTM | EBITDA includes a ⃁60.6 million one-off gain on sale of land contribution to the Al Wadi Real Estate Fund in Q4 2025
*Numbers may not add up due to rounding | n.m. indicates that the percentage change is not meaningful

Net revenue growth

- +5.7% YoY net revenue growth
- Continued ramp-up of new outpatient clinics opened during 2025 gaining momentum and driving inpatient admissions
- Higher inpatient revenue following successful shift to higher-margin acute care services

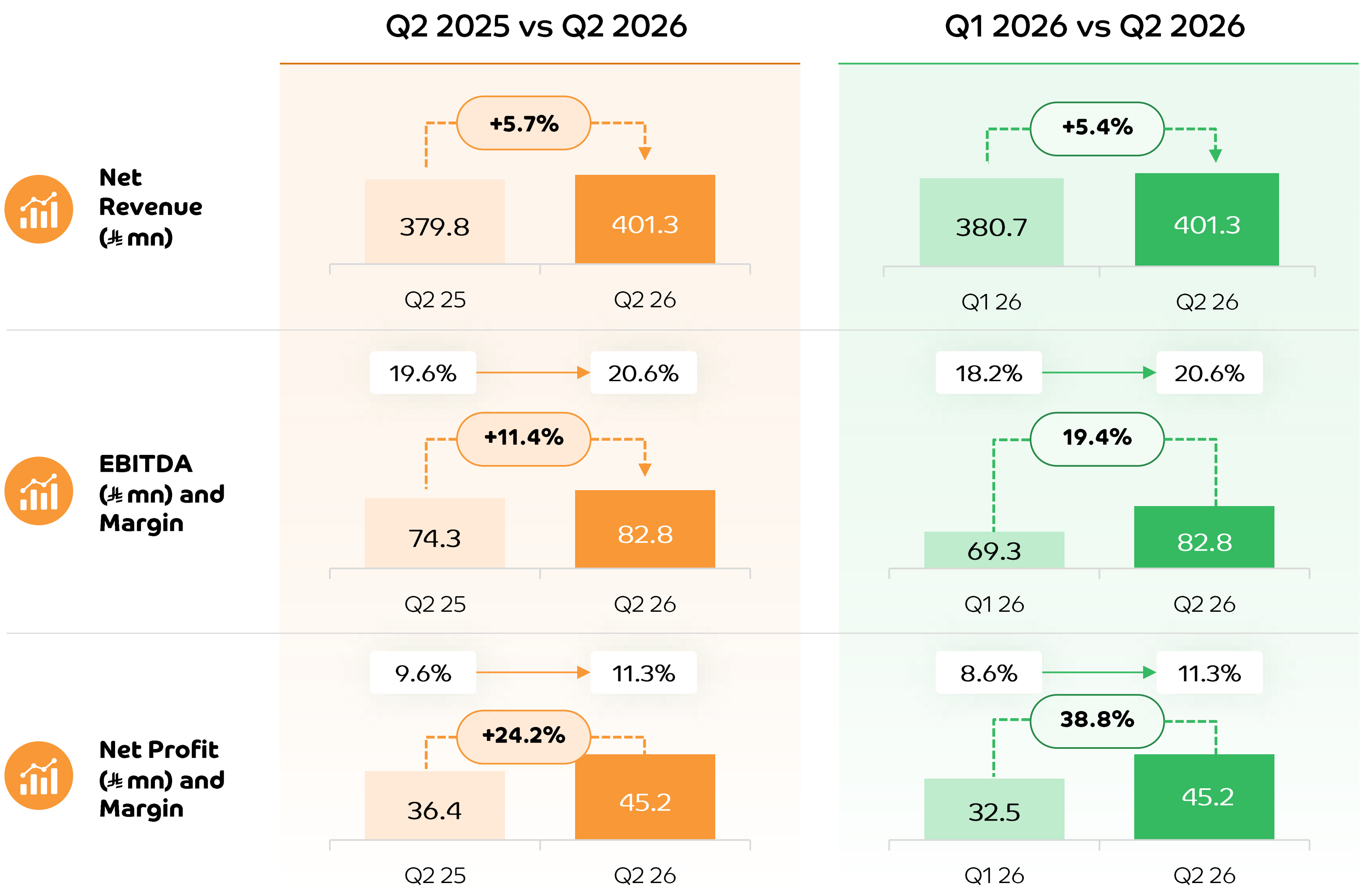
Strong margin expansion

- EBITDA +11.4% YoY (margin 20.6%)
- Net profit +24.2% YoY; 11.3% margin (+1.7pp)
- Enhanced sustainable operating efficiency, including lower G&A and marketing expenses, and reduced finance costs during the period

Stronger cash generation enhanced financial flexibility

- Net Debt / EBITDA[2] improved to 1.8x
- Continued deleveraging supported by strong cash generation from operations

Resilient Q2 2026 Performance despite Seasonal Impact



Continued revenue growth

- +5.4% QoQ, following the impact of Ramadan, EID, and the extended school break in Q1 2026
- Continued ramp-up of new clinics and growing contribution from the higher-margin acute care mix

EBITDA and net profit margin expansion

- EBITDA margin expanded to 20.6%, (+2.4pp QoQ)
- Net margin increased to 11.3% (+2.7pp vs QoQ)
- Driven by improved sustainable operating efficiency

Strengthened Balance Sheet and Improved Liquidity

1.8x
Net Debt / EBITDA[1]
▼ 0.5x YoY

62.3%
Debt / Equity
8.6pp YoY ▼

101.8
Receivables Days
vs 103 days in Q2 2025

94.7
Payables Days[2]
vs 94.5 days in Q2 2025

46.1 mn
Free cash flow
▲ Up from -71.4 mn in Q2 2025

4.3 mn
Working Capital
-96.9% YoY vs 138 mn ▼
in Q1 2025

Q2 2026 Highlights

- Leverage[1] decreased YoY to **1.8x from 2.3x**
- Outstanding debt **-13.0% YoY**
- Cash and cash equivalents **⃁ 130.7 mn**
- Capital expenditures totaled **⃁ 22.0 mn**

1: Based on LTM EBITDA, including a ⃁60.6 million one-off gain on sale of land contribution to the Al Wadi Real Estate Fund
2: Days Payables Outstanding (DPO) formula has been adjusted to = average trade payables / (cost of medicines + operating room supplies + food) * number of days in the period

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Outlook

FY 2026 Guidance

	FY 2025 Actual	FY 2026 Guidance (Updated Q2 2026)	Notes
Beds	581	581	• Guidance maintained
Clinics	323	350 - 360	• Guidance maintained
Net Revenue	⃁1.5 bn	⃁1.6 bn - 1.7 bn	• Guidance maintained
EBITDA Margin	27.1%*	c.22% - 26%	• Due to the ongoing operating environment, FY 2026 guidance has been widened
Net Income Margin	17.3%*	c.13.5% - 16.5%	• Due to the ongoing operating environment, FY 2026 guidance has been widened

**FY 2025 EBITDA and Net Income include a ⃁60.6 million one-off gain on sale of land contribution to the Al Wadi Real Estate Fund* smc

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Thank You

smc
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Q&A

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Appendix

SMC 1
26 Years of Healthcare Leadership in Riyadh

Establishment

1999
Launch of SMC 1 as a day-surgery center for VIPs

2002
Expansion of SMC 1's facilities to serve the general public

2004
Expansion of SMC 1 through the opening of +80 new OP clinics

Major Capacity Expansions

2006
Developed SMC 1's second tower to fulfill growing need for long-term & acute care

2012
Developed SMC 1's third tower to expand capacity & patient support services

2014
Further expansion of SMC 1's OP clinics to serve ENT & Orthopedics departments

Latest Expansion Phase

2024
Further expansion of SMC 1's OP clinics to serve ENT & Orthopedics departments

Strategic Relationship with Mayo Clinic

25+ Years
Mayo Clinic's reference laboratory partner

Since 2021
Exclusive agent of Mayo Clinic Labs in Saudi Arabia

Advanced Clinical Capabilities

- Cardiac Surgery
- Oncology & Hematology
- Kidney Transplant
- Spine & Orthopedics
- Corneal Transplant
- Fertility Care

SMC 2
Purpose-Built Expansion Driving Operational Scale

SMC 2 was launched in 2020 during the COVID-19 pandemic, **becoming the only hospital in Saudi Arabia to commence operations during the outbreak while immediately supporting national healthcare capacity**.

Advanced Infrastructure & Specialized Care

Integrated Network Model

- Designed to operate in full integration with SMC 1, enabling efficient patient referrals, service continuity, and network scalability

Advanced Care Infrastructure

- Equipped with 7 operating rooms, 7 delivery rooms, dedicated C-section rooms, independent ER, ICU, radiology, and 24/7 emergency services
- 4+ floors of dedicated parking enhancing access and patient experience

Specialized Clinical Platform

- Strong capabilities across women's health, cosmetic specialties, same-day surgeries, respiratory care, molecular labs, viral testing, and nuclear medicine

Proven Operational Excellence & Industry Recognition

Operating profit achieved within two years

Patient Safety Award in recognition of its commitment to safety and quality standards

Institutional Coding Award for the private sector within the Riyadh region

Through Two Decades of Growth, SMC Has Emerged as a Regional Healthcare Powerhouse

Establishment | **Strengthening Existing Footprint** | **Expansion Phase**

1999	2002	2004	2005	2006	2012	2014	2020	2024	2025	2026→
Launch of SMC 1 as a day-surgery center for VIPs	Expansion of SMC 1's facilities to serve the general public	Expansion of SMC 1 through the opening of +80 new OP clinics	Agreement signed with National Guard to cater for public sector LTC patients	Developed SMC 1's second tower to fulfill growing need for long-term & acute care	Developed SMC 1's third tower to expand capacity & patient support services	Further expansion of SMC 1's OP clinics to serve ENT & Orthopedics departments	Launch of SMC 2 on King Abdullah Road; 180 IP beds	Further expansion of SMC 1's OP clinics to serve ENT & Orthopedics departments Launch of strategic shift from LTC to acute inpatient care and outpatient clinic services	Completed IPO on the Saudi Exchange Completed strategic shift to acute inpatient and outpatient services Completed re-branding	Completed launch of SMC Clinics (2026) Launch of SMC 3, SMC 4 & SMC 5 in Riyadh's new urban projects Operation of a 150-bed mental hospital for MoH under PPP by Q1 2027

Core Growth Strategy Centered around the Expanding Northern Riyadh Region with Three New Hospitals and One Polyclinic

Long Term Strategy

New Healthcare Facilities (est. ⃁3+ bn in CAPEX) to be Financed through a Combination of Debt and Internal Cash Flows

2026	2028	2028	2029
SMC Clinics (Launched)	SMC 3	SMC 4	SMC 5
Al Malqa District	**Northern Ring Road**	**Al Khuzam Suburb**	**Al Malqa District**
12+ Specialties	296 IP Beds	201 IP Beds	201 IP Beds
35 OP Clinics (14 operational as of June 2026)	200 OP Clinics	120 OP Clinics	120 OP Clinics
Opened and commenced operations	Under construction Financing secured	Design and hoarding complete Excavation permit obtained Financing secured	Land acquisition expected in 2026

Not part of IPO guidance | Part of IPO guidance | New updates

SMC Has a Proven Track Record of Delivering Exceptional Healthcare with Consistent Growth and Profitability

IP Beds - Acute
↑ 159%

192
2019

497
FY 2025

OP Clinics
↑ 95%

166
2019

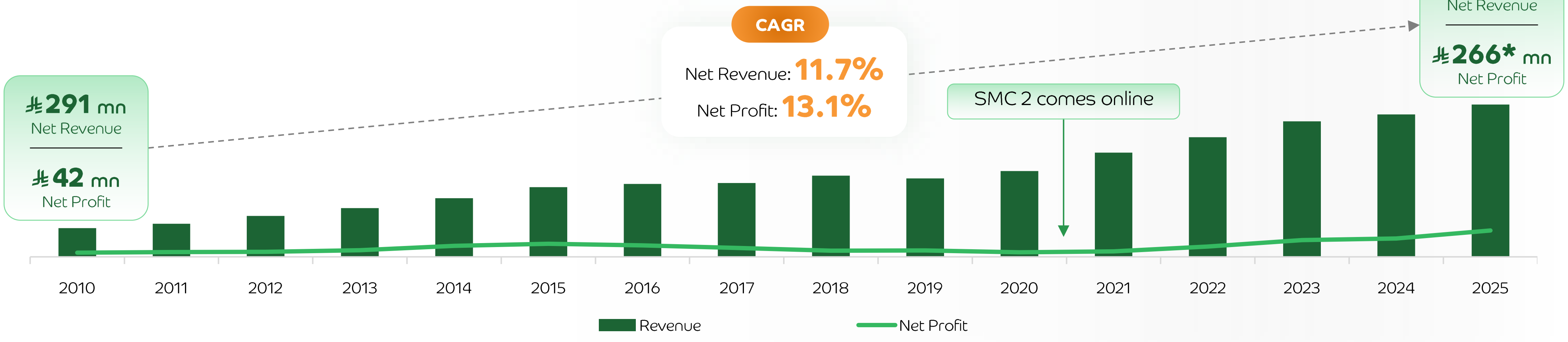
323
FY 2025

Patient Visits
↑ 185%

554K
2019

1,567K
FY 2025

Stable Net Revenue and Profitability Growth



*FY 2025 Net Income includes a ⃁60.6 million one-off gain on sale of land contribution to the Al Wadi Real Estate Fund

Scaling a Resilient Healthcare Platform by Digitizing the Core, Lifting Margins, Adding Capacity and Monetizing Adjacencies

STRATEGIC PILLAR	Operational excellence & digital reach	Outpatient clinics growth & margin optimization via service-mix	Expand Riyadh hospital cluster	Diversified growth adjacencies
OBJECTIVE	Embed best-in-class Revenue-Cycle Management (RCM) spanning the full claim life-cycle Embed DRG-based pricing, mapped to ACHI codes SMC platform app & AI triage roll-out optimization Broader insurance-network accreditation to capture additional tiers and network payers	Convert under-utilized LTC floors in **SMC 1** and **SMC 2** into **57** new clinics Shift inpatient mix towards high-margin acute specialties Maximize clinic productivity through optimized working hours & technology integration	Build three new hospitals in Northern Riyadh **(SMC 3, 4, 5)** Capture **+25%** share of beds in fast-growing districts near giga projects	Add capex-light, high-return opportunities that deepen payer mix and generate stable fee income Develop value-add offerings complimenting the core
ACTION	**1.6** million patient visits in **FY 2025** AI-powered radiology image marking, clinical recommendations, interpretation of lab results, and automated replies to insurance companies	**57** new clinics operational by **FY25**. OP visit per clinic ramping up Total number of clinics operational by December **2025** reaching **323** Acute specialties' share of IP revenue rising	**SMC 3** under construction (**296** beds / **200** clinics) Launched Al Malqa Polyclinic **(35** clinics) **SMC 4** site secured; design in final stages (**201** beds / **120** clinics) SMC 5 land acquisition expected in **2026**	Operate **150**-bed mental health facility for MoH under PPP Operations start **2027** Wadi Fund **5-star** hotel & Serviced apartments beside **SMC 3** Opening **2028**

ENABLERS

Disciplined Funding
- ⃁**3.6** bn facilities, **~80%** undrawn
- Net debt / EBITDA **<3x**

Proven Delivery Partner
- ARTAR built **SMC 2** ahead of schedule
- Breakeven in **30** months

Riyadh Is the Backbone of KSA's Healthcare Infrastructure

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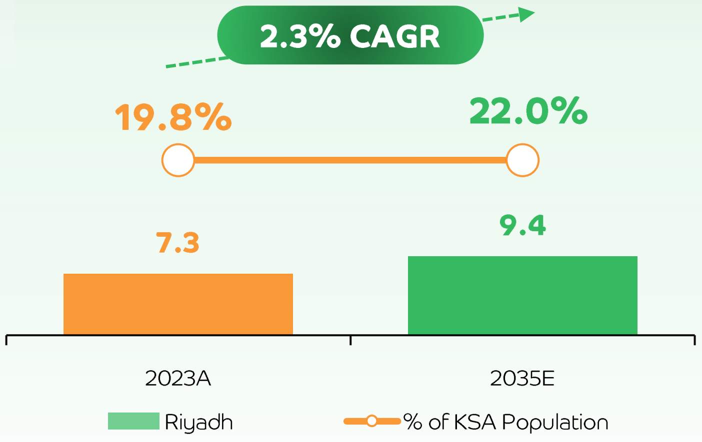
Largest Share of the Population in KSA



Source: JLL Market Study; Public Sources.

Private Sector Outpatient[1] and Inpatient Activity Outpacing Public Sector Growth

of Outpatient[1] Visits (mn)

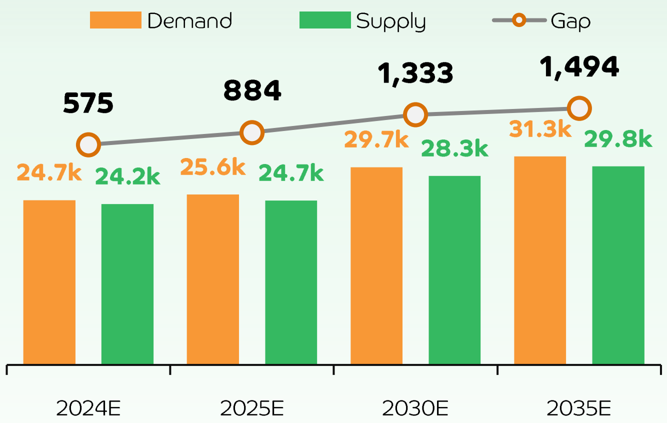
Private Sector CAGR	6.6%
Public Sector CAGR	0.2%

of Inpatient Admissions (000's)

Private Sector CAGR	11.0%
Public Sector CAGR	0.4%

Source: Management Information; JLL Market Study; Public Sources.

Despite Ongoing Expansion, Riyadh's Hospital Bed Shortage Is Projected to Widen as Demand Outpaces Supply[1]



Source: Company Information; JLL Market Study; Public Sources | Notes: (1) The demand and supply figures presented refer to the Riyadh Province as a whole, not just the city of Riyadh alone.

Riyadh's urban core is shifting northward

- Riyadh's urban core is steadily shifting northward, driven by major developments reshaping the city's landscape
- These transformative projects are redefining the city center and positioning the northern districts as key hubs for economic and cultural growth

+1.25 mn
Expected Residents

7.2 mn
Sqm of Entertainment Space

$2.1 bn
Investment in Major Road

15
Government and Service Entities Coming Online

1: Only refers to outpatient clinic patient visits