Fact Sheet

البنك السعودي للاستثمار
The Saudi Investment Bank

SAIB's Profile

The Saudi Investment Bank (SAIB), established in 1976 and operational since 1977, has grown into a key financial institution in Saudi Arabia. SAIB offers a comprehensive suite of wholesale, retail, and commercial banking products, as well as treasury, investment banking, share trading, asset management, leasing, mortgage finance, brokerage, corporate finance, and credit card services, solidifying its position as a comprehensive financial provider.

SAIB also offers Shariah-compliant banking, including a range of non-interest-bearing products such as Murabaha, Istisna'a, and Ijarah.

Key Figures Summary

⃁ Million	9M 2025	9M 2024	Δ
Total operating income	**3,166**	**3,096**	**+2%**
Net Income attributed to equity holders	**1,534**	**1,447**	**+6%**
Earnings per share	1.08	1.08	+0%
Net interest margin	2.31%	2.76%	-45bps
Cost to Income Ratio	40.8%	41.9%	-114bps
Cost of Risk	0.23%	0.31%	-8bps
Return on equity	12.7%	12.6%	+10bps

⃁ Million	3Q 2025	4Q 2024	Δ
Total assets	**174,912**	**157,069**	**+11%**
incl. loans & advances	110,581	99,466	+11%
Total liabilities	**153,167**	**135,938**	**+13%**
incl. deposits	105,152	94,013	+12%
Total equity	**21,745**	**21,131**	**+3%**
NPL Ratio	0.94%	1.04%	-10bps
NPL Coverage Ratio	168.9%	156.7%	+12.2bps
NIBD % of total	26.1%	33.7%	-7.7ppt
Tier 1 ratio	17.5%	19.3%	-1.9ppt
Capital adequacy ratio	18.1%	20.0%	-1.9ppt
Liquidity coverage ratio	209.4%	164.7%	+44.7ppt
Net stable funding ratio	111.9%	108.7%	+3.2ppt
Financing to customers' deposit ratio (SAMA)	81.5%	83.3%	-1.8ppt

Strategy goals for 2025

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

Corporate Banking

- Development of phase 2 for the new CRM system
- Launch revamped account opening, trade process and enhanced operating model
- Implement new platforms for providing services

Public Institutions

- Develop new generation of online banking services
- Introduce new products and capabilities in collaboration with personal banking, cash management, etc.
- Enhance and enrich customers experience both online and offline

Consumer and Private Banking

- Optimize branch footprint and format to deliver the new value proposition
- Introduce account planning, analytics-based actions to deepen customer relations
- Review and optimize credit card products portfolio

Support Functions

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

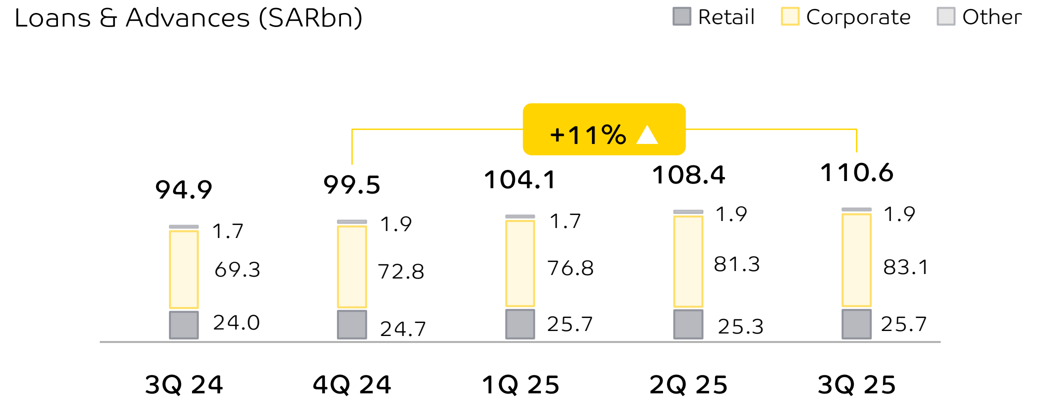
FY 2025 Guidance

LOANS & ADVANCES GROWTH	>15.0%	RETURN ON EQUITY	>13.25%
NET INTEREST MARGIN	2.25% - 2.30%	COST OF RISK	0.30% - 0.35%
COST TO INCOME RATIO	<41.0%	TIER 1 RATIO	>18.0%

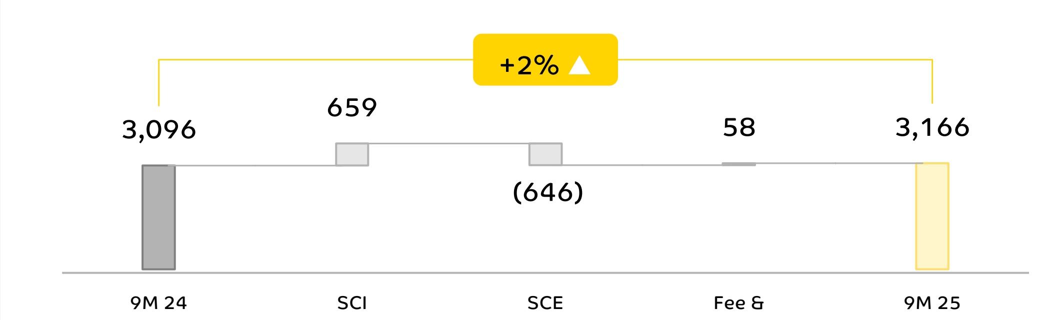
9M 2025 Financial Highlights

9M 2025 NPL Ratio	9M 2025 T1 Ratio	9M 2025 NIM	9M 2025 ROE
-10 bps YTD	-1.9 ppt YTD	-45 bps YoY	+10 bps YoY
0.94% ▼	17.5% ▼	2.31% ▼	12.7% ▲

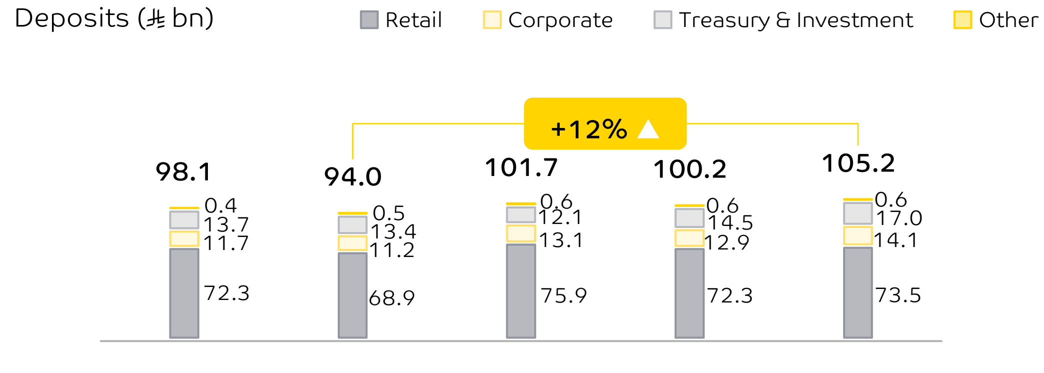
Loans & Advances (SARbn)



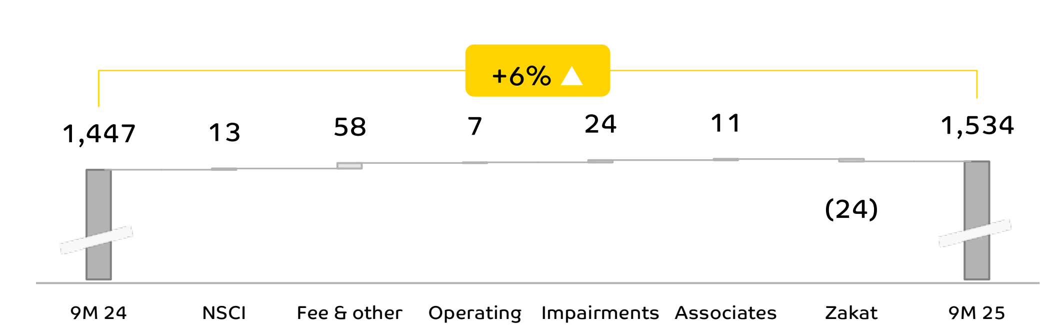
Total Operating Income Movement YoY (SARmn)



Deposits (⃁ bn)



Net Income Movement YoY (⃁ mn)



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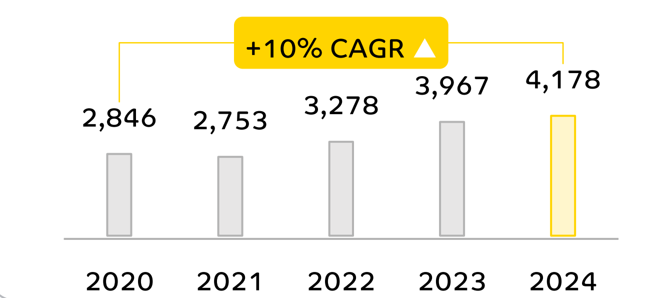
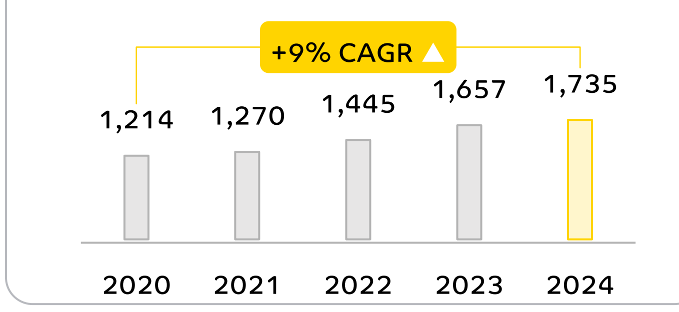
Financial Performance Track Record

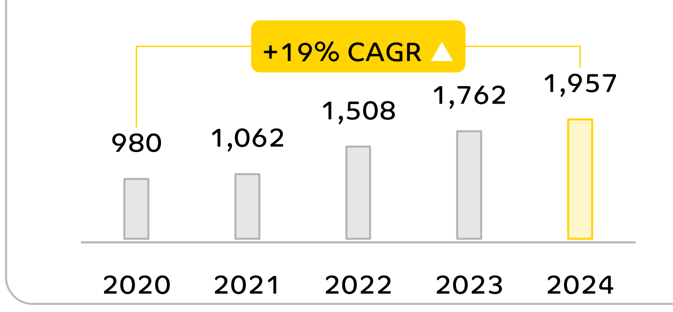
Total Operating Income (⃁ mn)



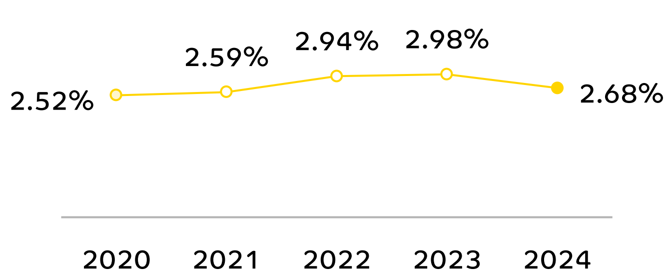
Operating Expenses (⃁ mn)



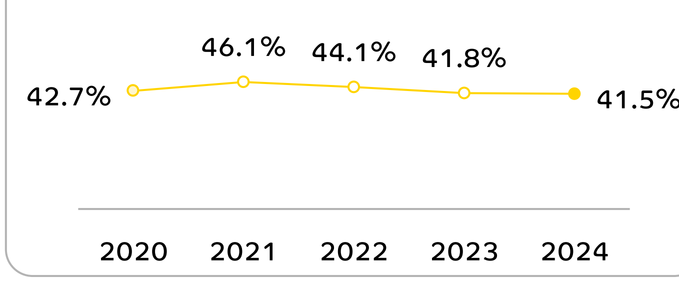
Net Income (⃁ mn)



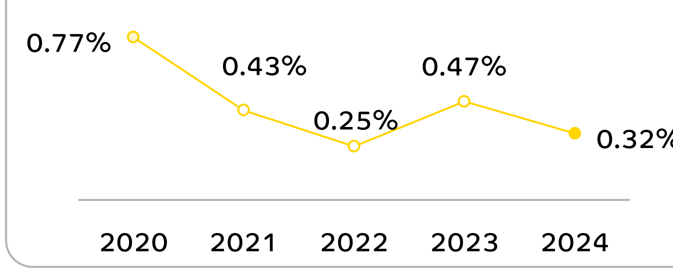
NIM



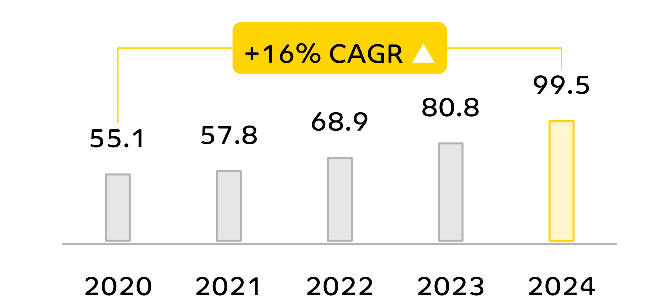
Cost To Income Ratio



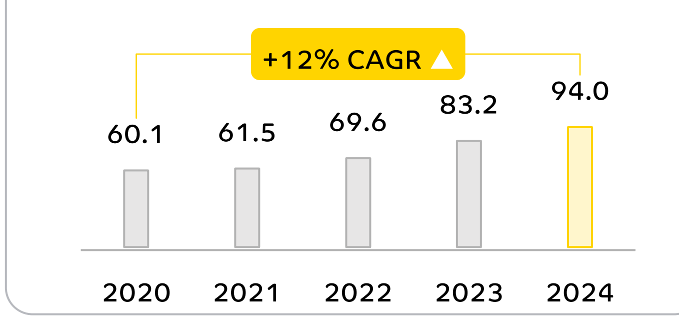
Cost of Risk



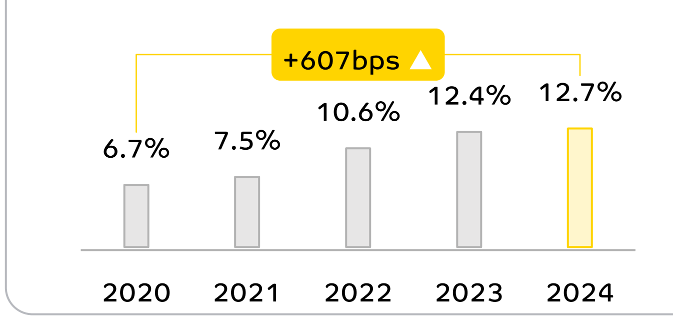
Loans & Advances (⃁ bn)



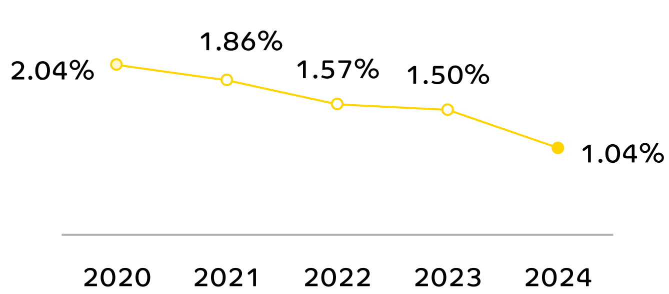
Deposits (⃁ bn)



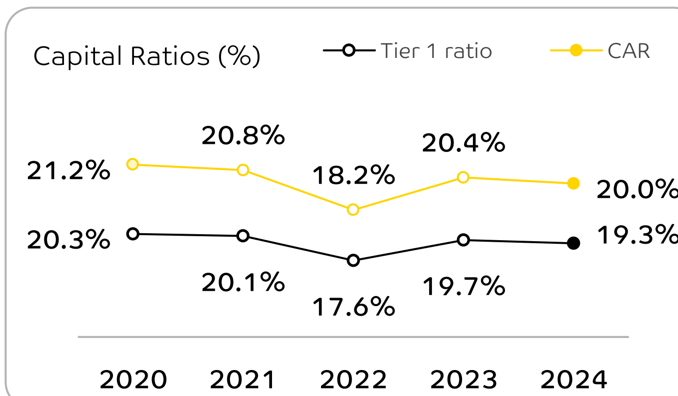
ROE (%)



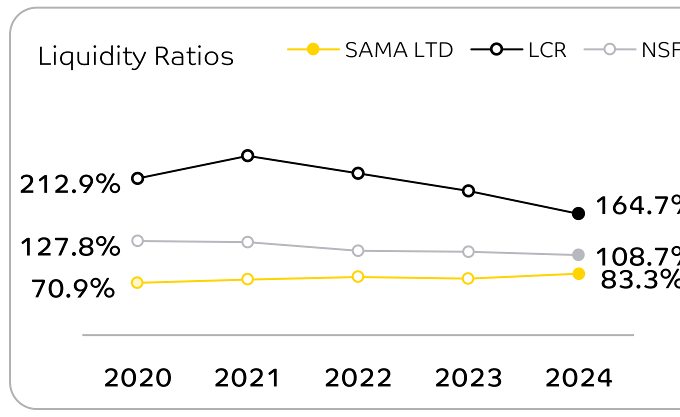
NPL Ratio



Capital Ratios (%)

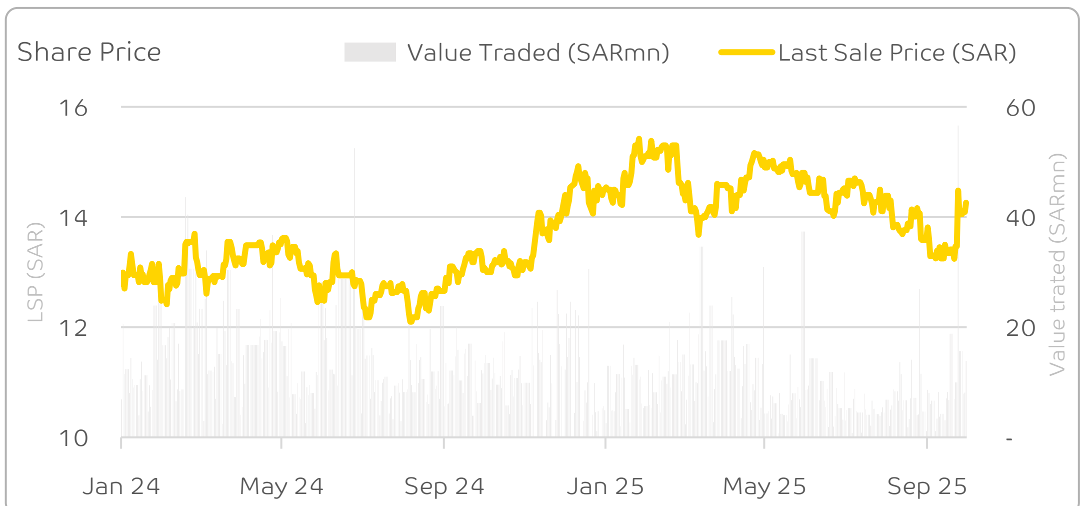


Liquidity Ratios



Market Parameters & Credit Ratings

Share Price



Key stock market indicators*

⃁ 17.8 bn Market Cap.	**⃁ 9.9 mn** ADTV (LTM)
+9.4% Share Price (in last 1 year)	**5.6%** Div. Yield

S&P	Moody's	Fitch Ratings	Capital Intelligence
BBB+ Stable Outlook	A2 Stable Outlook	A- Stable Outlook	A- Stable Outlook

SAIB Investor Relations

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*Market Data as of 30 September 2025