

Fact Sheet

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.

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

- Launch revamped account opening, trade process and enhanced operating model
- Complete IT development and deploy a new CRM system
- Implement new fee structure and guidelines to enhance fee income



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.



Consumer and Private Banking

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



Support Functions

- Roll out new performance management framework
- Enhance organizational health
- Launch SAIB Academy
- Deploy credit decisioning engine
- Redesign risk model, governance, and reporting
- Expand cross-sell model and opportunities
- Launch AI/ML-driven business use cases

Key Figures Summary

₹ Million	1Q 2025	1Q 2024	Δ
Total operating income	1,050	995	+6%
Net Income attributed to equity holders	503	442	+14%
Earnings per share	0.39	0.34	+15%
Net interest margin	2.45%	2.79%	-34bps
Cost to Income Ratio	41.2%	43.0%	-180bps
Cost of Risk	0.24%	0.39%	-15bps
Return on equity	13.0%	12.2%	+84bps

₹ Million	1Q 2025	4Q 2024	Δ
Total assets	163,799	156,667	+5%
incl. loans & advances	104,135	99,466	+5%
Total liabilities	142,957	135,938	+5%
incl. deposits	101,666	94,013	+8%
Total equity	20,843	20,729	+1%
NPL Ratio	0.99%	1.04%	-5bps
NPL Coverage Ratio	161.9%	156.7%	+5.2ppt
NIBD % of total	29.6%	33.7%	-4.1ppt
Tier 1 ratio	18.4%	19.1%	-0.7ppt
Capital adequacy ratio	19.0%	19.7%	-0.7ppt
Liquidity coverage ratio	193.3%	164.7%	+28.6ppt
Net stable funding ratio	109.4%	108.7%	+0.7ppt
Financing to customers' deposit ratio (SAMA)	81.8%	83.3%	-1.5ppt

FY 2025 Guidance

LOANS & ADVANCES GROWTH

>15.0%

RETURN ON EQUITY

>13.25%

NET INTEREST MARGIN

2.45% - 2.55%

COST OF RISK

0.30% - 0.35%

COST TO INCOME RATIO

<41.5%

TIER 1 RATIO

>18.75%

1Q 2025 Financial Highlights

1Q 2025 NPL Ratio

-5 bps YTD

0.99% ▼

1Q 2025 T1 Ratio

-0.7 ppt YTD

18.4% ▼

1Q 2025 NIM

-34 bps YoY

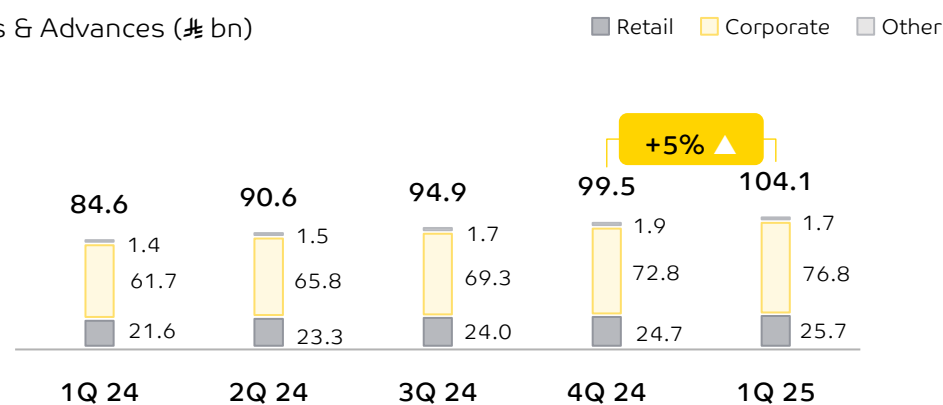
2.34% ▼

1Q 2025 ROE

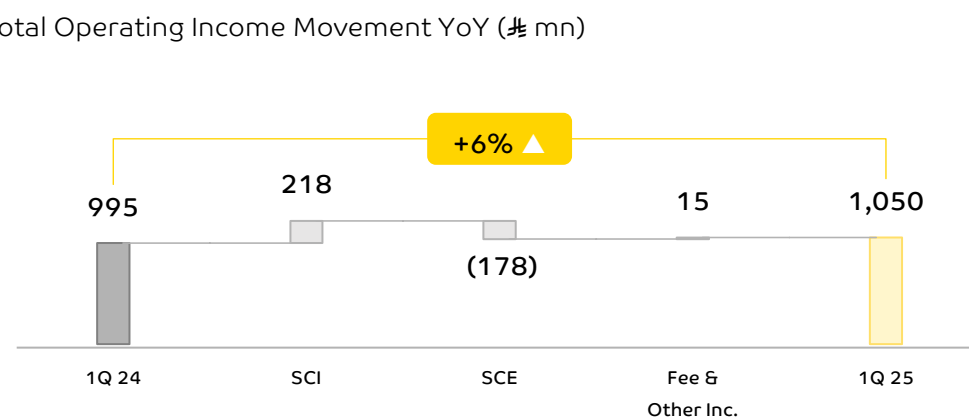
+84 bps YoY

13.0% ▲

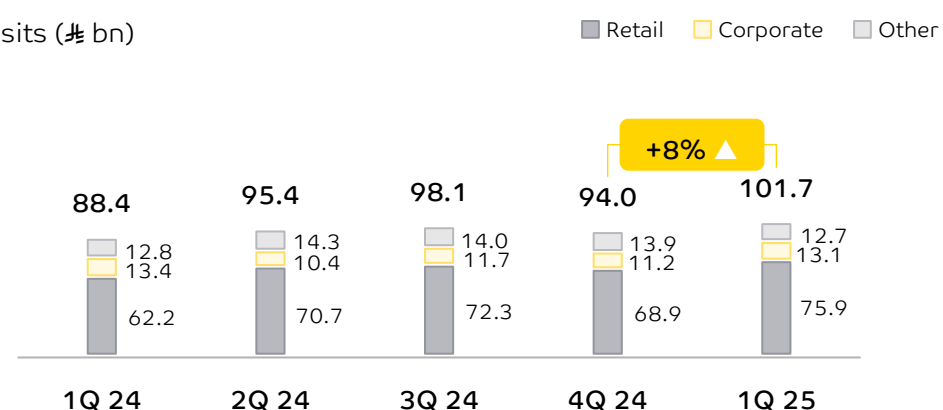
Loans & Advances (₹ bn)



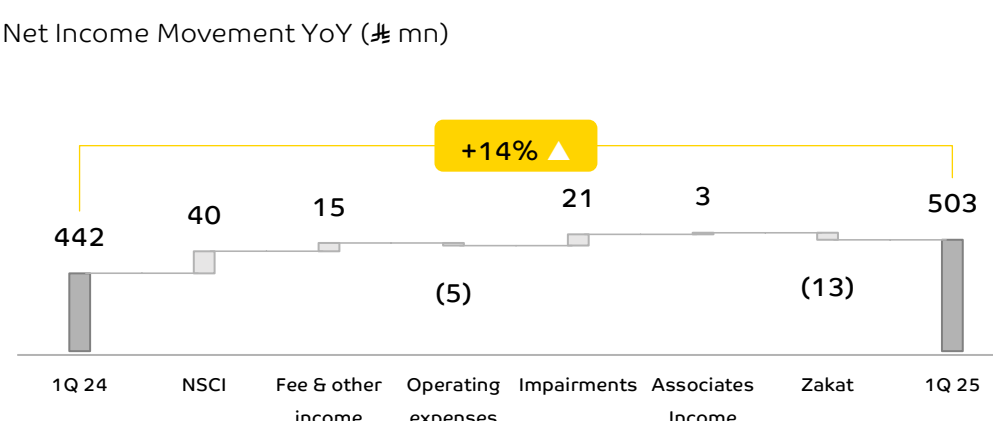
Total Operating Income Movement YoY (₹ mn)



Deposits (₹ bn)

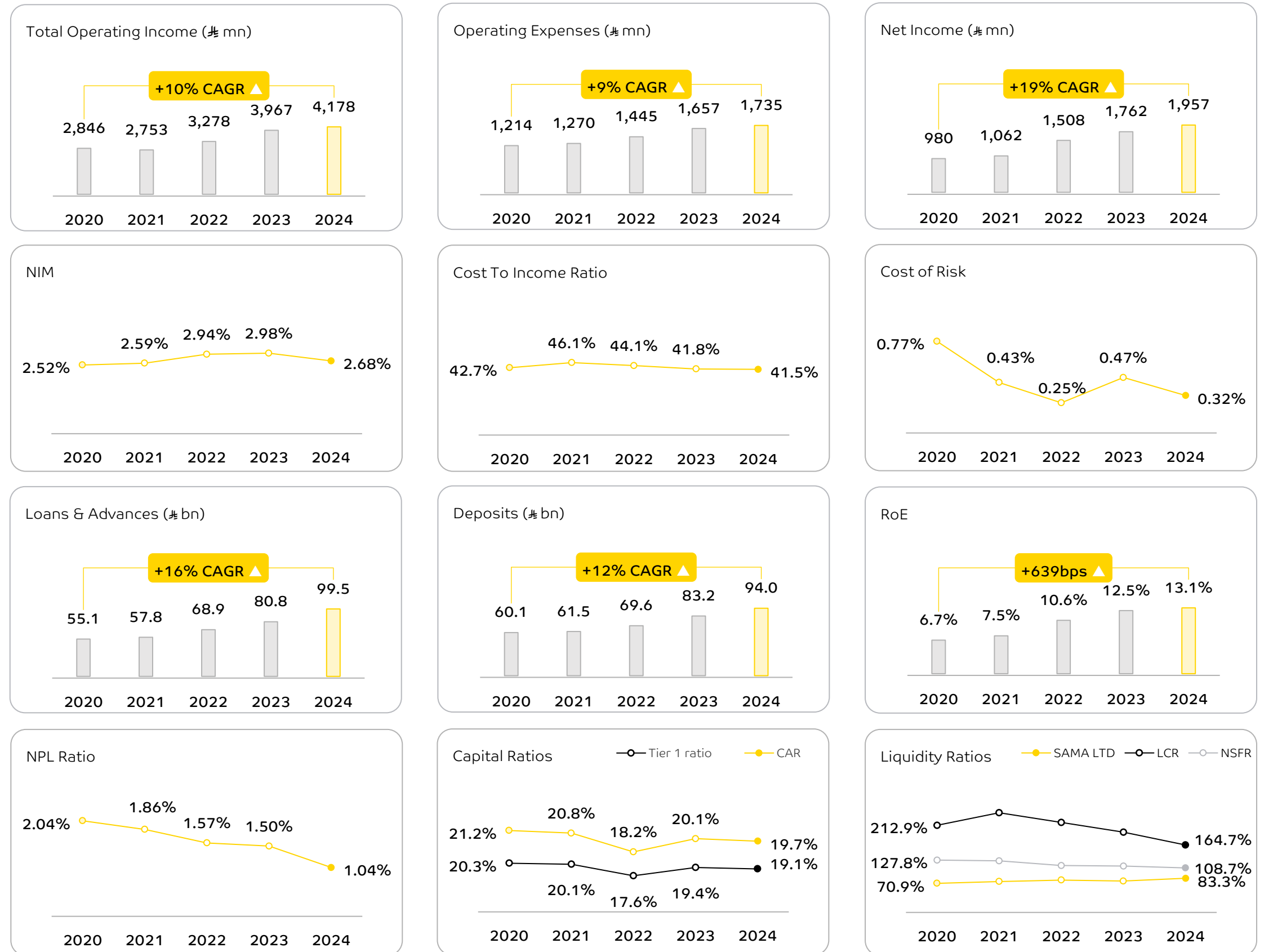


Net Income Movement YoY (₹ mn)



Fact Sheet

Financial Performance Track Record



Market Parameters & Credit Ratings

