

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
- Launch new and enhanced digital service for Corporate banking customers
- Implement new platforms for providing services



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
- Optimize branch footprint and format to deliver the new value proposition
- Introduce account planning, analytics-based actions to deepen customer relations



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

Key Figures Summary

₹ Million	1H 2025	1H 2024	Δ
Total operating income	2,120	2,018	+5%
Net Income attributed to equity holders	1,016	929	+9%
Earnings per share	0.68	0.68	+0%
Net interest margin	2.40%	2.79%	-39bps
Cost to Income Ratio	41.0%	42.1%	-114bps
Cost of Risk	0.24%	0.33%	-9bps
Return on equity	13.1%	12.7%	+41bps

₹ Million	2Q 2025	4Q 2024	Δ
Total assets	167,292	156,667	+7%
incl. loans & advances	108,423	99,466	+9%
Total liabilities	146,046	135,938	+7%
incl. deposits	100,236	94,013	+7%
Total equity	21,246	20,729	+2%
NPL Ratio	0.96%	1.04%	-9bps
NPL Coverage Ratio	165.7%	156.7%	+9.1bps
NIBD % of total	29.4%	33.7%	-4.4ppt
Tier 1 ratio	18.5%	19.1%	-0.6ppt
Capital adequacy ratio	19.1%	19.7%	-0.6ppt
Liquidity coverage ratio	212.0%	164.7%	+47.3ppt
Net stable funding ratio	110.1%	108.7%	+1.4ppt
Financing to customers' deposit ratio (SAMA)	86.6%	83.3%	+3.3ppt

FY 2025 Guidance

LOANS & ADVANCES GROWTH

>15.0%

RETURN ON EQUITY

>13.25%

NET INTEREST MARGIN

2.30% - 2.40%

COST OF RISK

0.30% - 0.35%

COST TO INCOME RATIO

<41.0%

TIER 1 RATIO

>18.0%

1H 2025 Financial Highlights

1H 2025 NPL Ratio

-9 bps YTD

0.96% ▼

1H 2025 T1 Ratio

-0.6 ppt YTD

18.5% ▼

1H 2025 NIM

-39 bps YoY

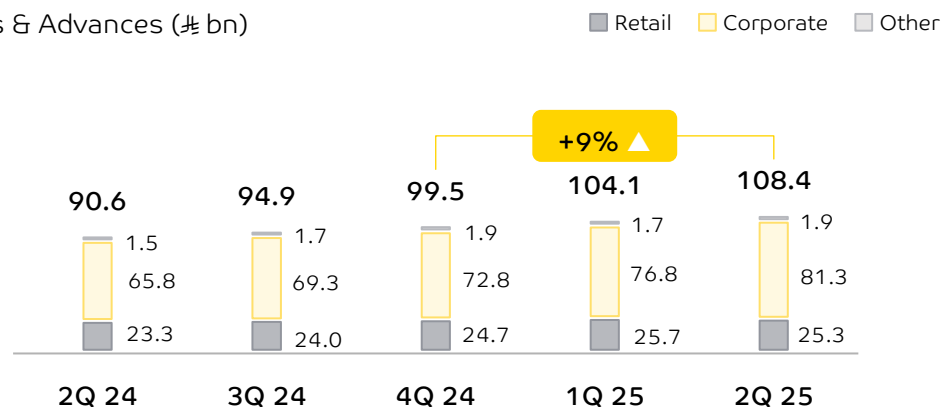
2.40% ▼

1H 2025 ROE

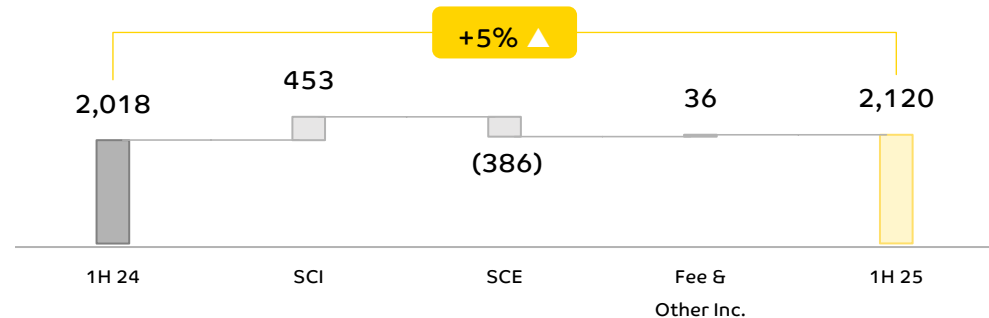
+41 bps YoY

13.1% ▲

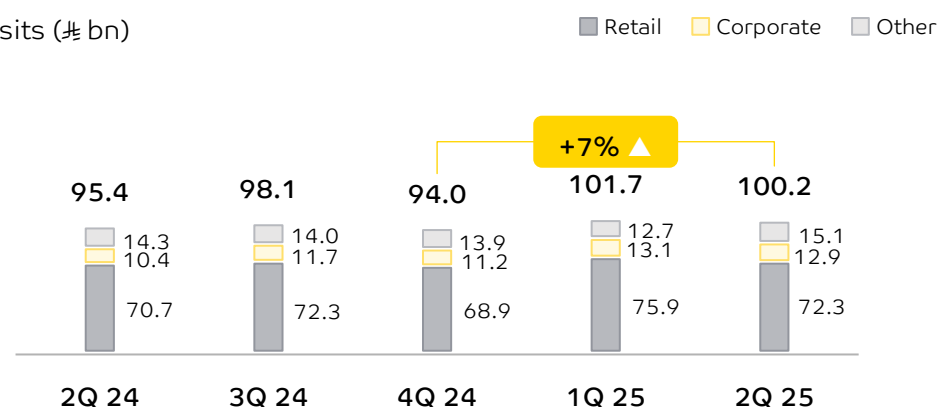
Loans & Advances (₹ bn)



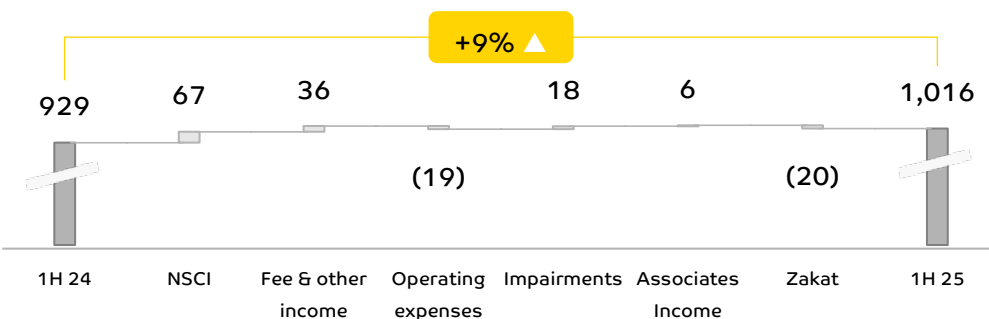
Total Operating Income Movement YoY (₹ mn)



Deposits (₹ bn)

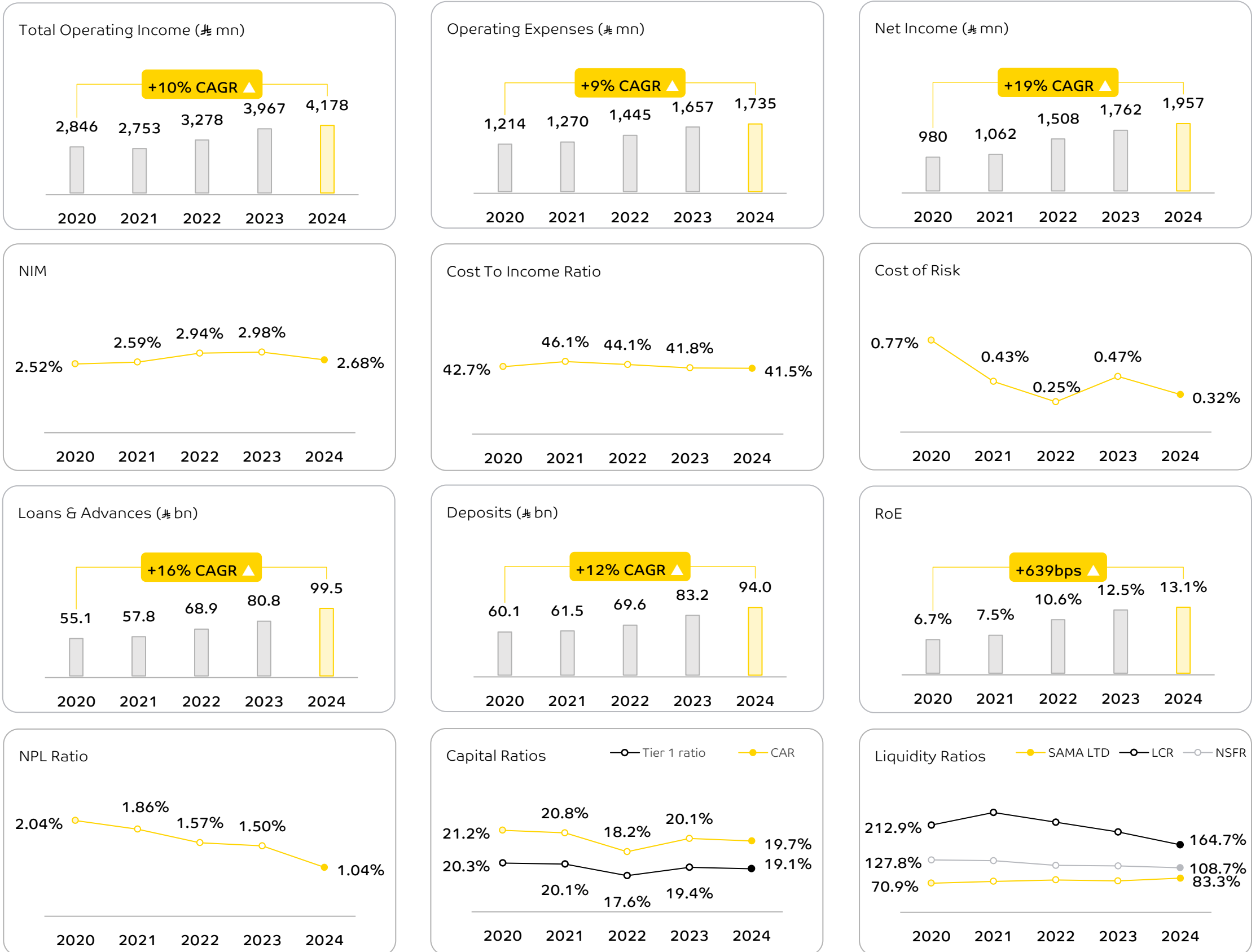


Net Income Movement YoY (₹ mn)



Fact Sheet

Financial Performance Track Record



Market Parameters & Credit Ratings



Key stock market indicators*

SAR 18.2 bn

Market Cap.

SAR 10.9 mn

ADTV
(LTM)

+13.6%

Share Price
(in last 1 year)

5.2%

Div. Yield

S&P

BBB+
Stable Outlook

Moody's

A2
Stable Outlook

Fitch Ratings

A-
Stable Outlook

Capital Intelligence

A-
Stable Outlook