

# 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 2027

 <b>Vision</b>	<b>To be the trusted bank for our clients</b>
 <b>Mission</b>	<b>We build long term relationships with clients, create an unrivaled work environment for our people and deliver consistent value for our shareholders</b>
 <b>Corporate Banking</b> Accelerate profitable growth	 <b>Public Institutions</b> Increase penetration and grow DDA and fees
 <b>Consumer &amp; Private Banking</b> Build differentiated value proposition and accelerate profitable growth	 <b>Support Functions</b>
 <b>Focus Areas</b>	<ul style="list-style-type: none"> <li>Best-in-class digital assets – Mobile Apps and platforms</li> <li>Sales excellence and increased cross-sell</li> <li>Ownership driven culture and performance management</li> <li>AI and Advanced Analytics for decision making</li> </ul>
<ul style="list-style-type: none"> <li>Strategic segmentation &amp; differentiated value prop</li> <li>End-to-end digital journeys and processes, revamped operating models across businesses</li> </ul>	

## Key Figures Summary

	FY 2025	FY 2024	Δ
<b>Total operating income</b>	<b>4,794</b>	<b>4,178</b>	<b>+15%</b>
<b>Net Income attributed to equity holders</b>	<b>2,431</b>	<b>1,957</b>	<b>+25%</b>
Earnings per share	1.68	1.43	+17%
Net interest margin	2.26%	2.68%	-41bps
Cost to Income Ratio*	40.5%	41.5%	-105bps
Cost of Risk	0.33%	0.32%	+1bps
Return on equity	14.8%	12.7%	+202bps

	4Q 2025	4Q 2024	Δ
<b>Total assets</b>	<b>172,720</b>	<b>157,069</b>	<b>+10%</b>
incl. loans & advances	112,070	99,466	+13%
<b>Total liabilities</b>	<b>150,287</b>	<b>135,938</b>	<b>+11%</b>
incl. deposits	109,619	94,013	+17%
<b>Total equity</b>	<b>22,433</b>	<b>21,131</b>	<b>+6%</b>
NPL Ratio	0.95%	1.04%	-9bps
NPL Coverage Ratio	184.1%	156.7%	+27.4ppt
NIBD % of total	25.4%	33.7%	-8.3ppt
Tier 1 ratio	18.8%	19.3%	-0.6ppt
Capital adequacy ratio	19.3%	20.0%	-0.6ppt
Liquidity coverage ratio	185.3%	164.7%	+20.7ppt
Net stable funding ratio	112.0%	108.7%	+3.3ppt
Financing to customers' deposit ratio (SAMA)	80.3%	83.3%	-3.0ppt

## FY 2026 Guidance

<b>LOANS &amp; ADVANCES GROWTH</b>	Mid to High single digit	<b>RETURN ON EQUITY</b>	>12.75%
<b>NET INTEREST MARGIN</b>	2.10% - 2.25%	<b>COST OF RISK</b>	0.25% - 0.35%
<b>COST TO INCOME RATIO</b>	<40.5%	<b>TIER 1 RATIO</b>	>18.0%

## FY 2025 Financial Highlights

### FY 2025 NPL Ratio

-9 bps YoY

**0.95% ▼**

### FY 2025 T1 Ratio

-59 bps YoY

**18.8% ▼**

### FY 2025 NIM

-41 bps YoY

**2.26% ▼**

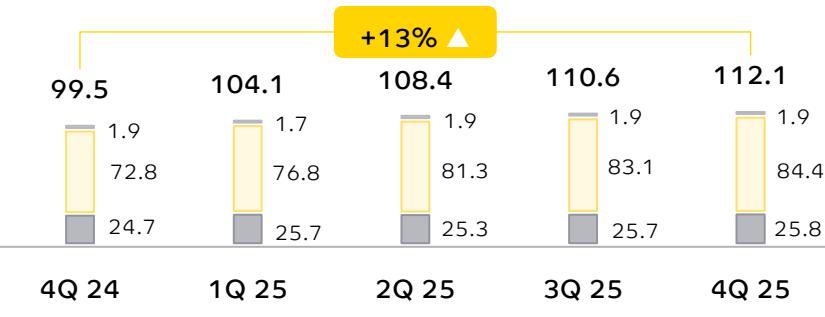
### FY 2025 ROE

+202 bps YoY

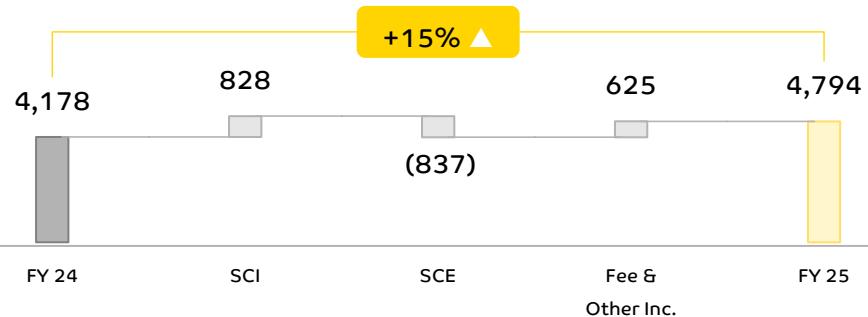
**14.8% ▲**

### Loans & Advances (₹ bn)

■ Retail ■ Corporate ■ Other

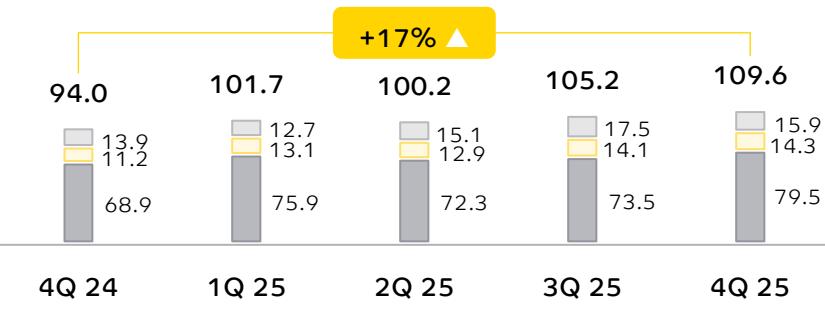


### Total Operating Income Movement YoY (₹ mn)

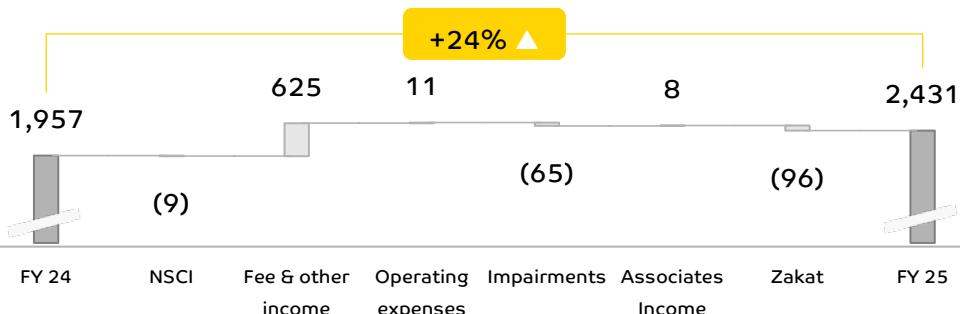


### Deposits (₹ bn)

■ Retail ■ Corporate ■ Other



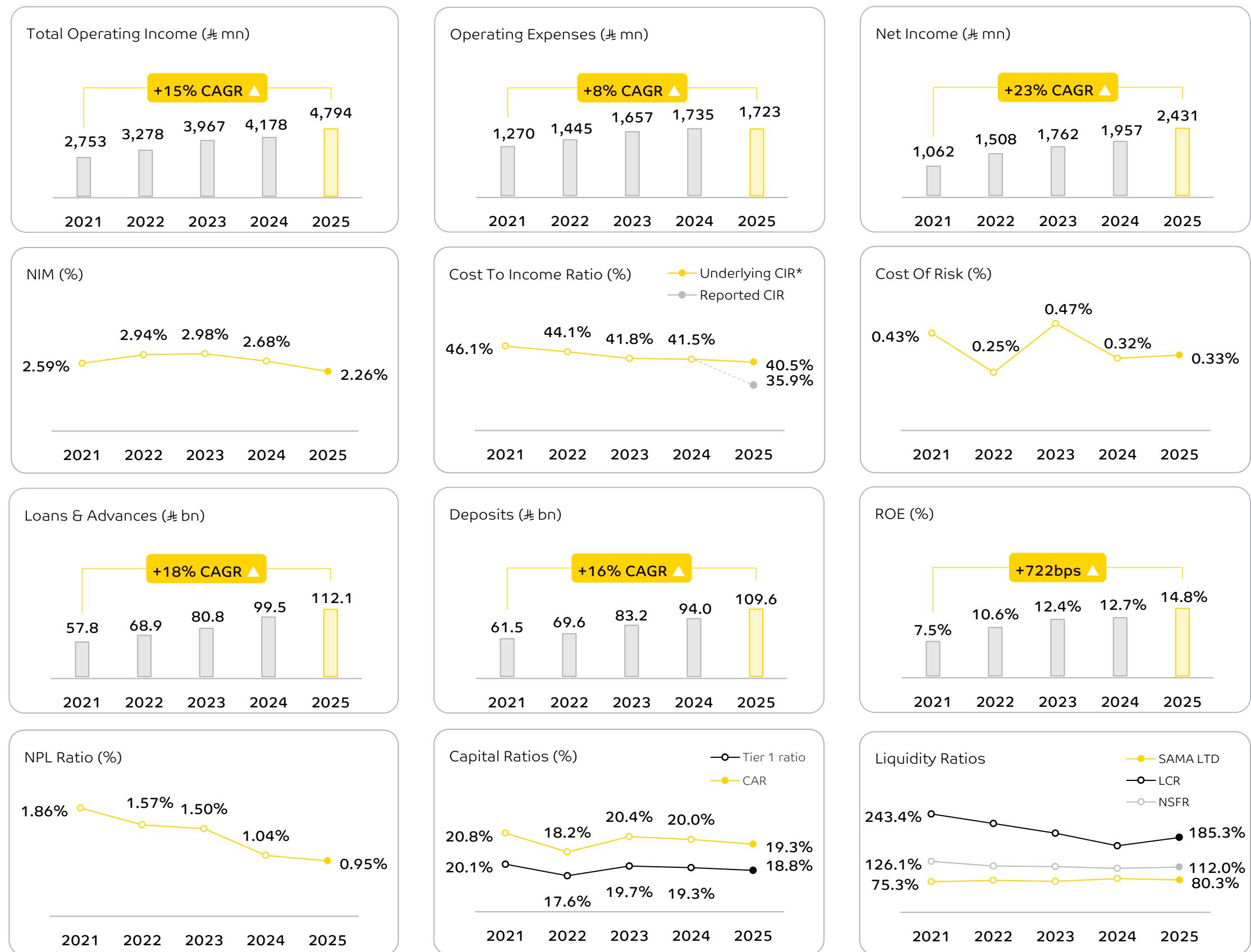
### Net Income Movement YoY (₹ mn)



\*Underlying CIR excludes a one-off land sale gain of ₹535 million recognized in 4Q 2025. The reported CIR amounted to 35.9% in FY 2025

# Fact Sheet

## Financial Performance Track Record



## Market Parameters & Credit Ratings

