

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



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

Accelerate profitable growth



Public Institutions

Increase penetration and grow DDA and fees



Consumer & Private Banking

Build differentiated value proposition and accelerate profitable growth



Support Functions



Focus Areas

- Strategic segmentation & differentiated value prop
- End-to-end digital journeys and processes, revamped operating models across businesses
- Best-in-class digital assets – Mobile Apps and platforms
- Sales excellence and increased cross-sell
- Ownership driven culture and performance management
- AI and Advanced Analytics for decision making

Key Figures Summary

Million	FY 2025	FY 2024	Δ
Total operating income	4,794	4,178	+15%
Net Income attributed to equity holders	2,431	1,957	+25%
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

Million	4Q 2025	4Q 2024	Δ
Total assets	172,720	157,069	+10%
incl. loans & advances	112,070	99,466	+13%
Total liabilities	150,287	135,938	+11%
incl. deposits	109,619	94,013	+17%
Total equity	22,433	21,131	+6%
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

LOANS & ADVANCES GROWTH

Mid to High single digit

RETURN ON EQUITY

>12.75%

NET INTEREST MARGIN

2.10% - 2.25%

COST OF RISK

0.25% - 0.35%

COST TO INCOME RATIO

<40.5%

TIER 1 RATIO

>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% ▼

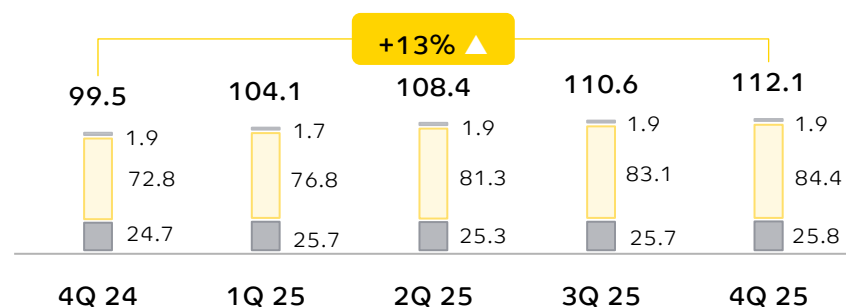
FY 2025 ROE

+202 bps YoY

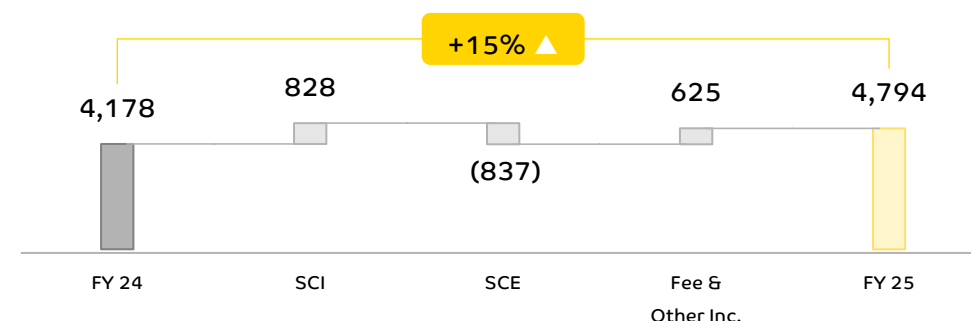
14.8% ▲

Loans & Advances (S bn)

■ Retail ■ Corporate ■ Other

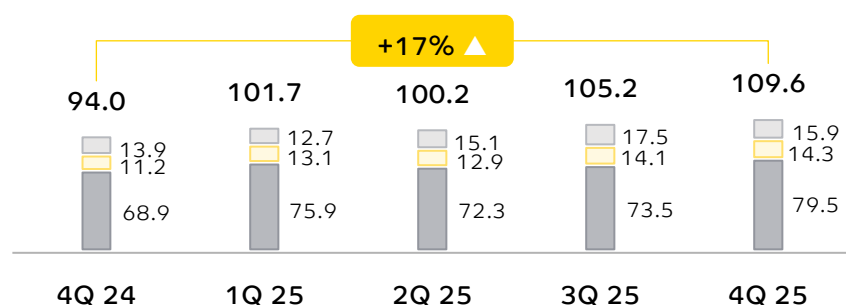


Total Operating Income Movement YoY (S mn)

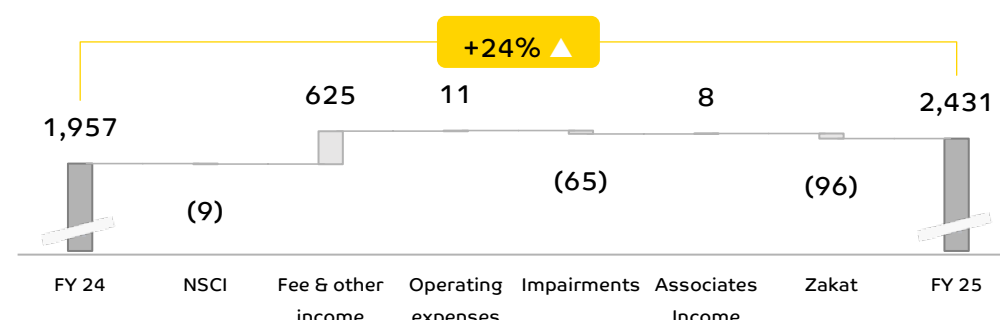


Deposits (S bn)

■ Retail ■ Corporate ■ Other

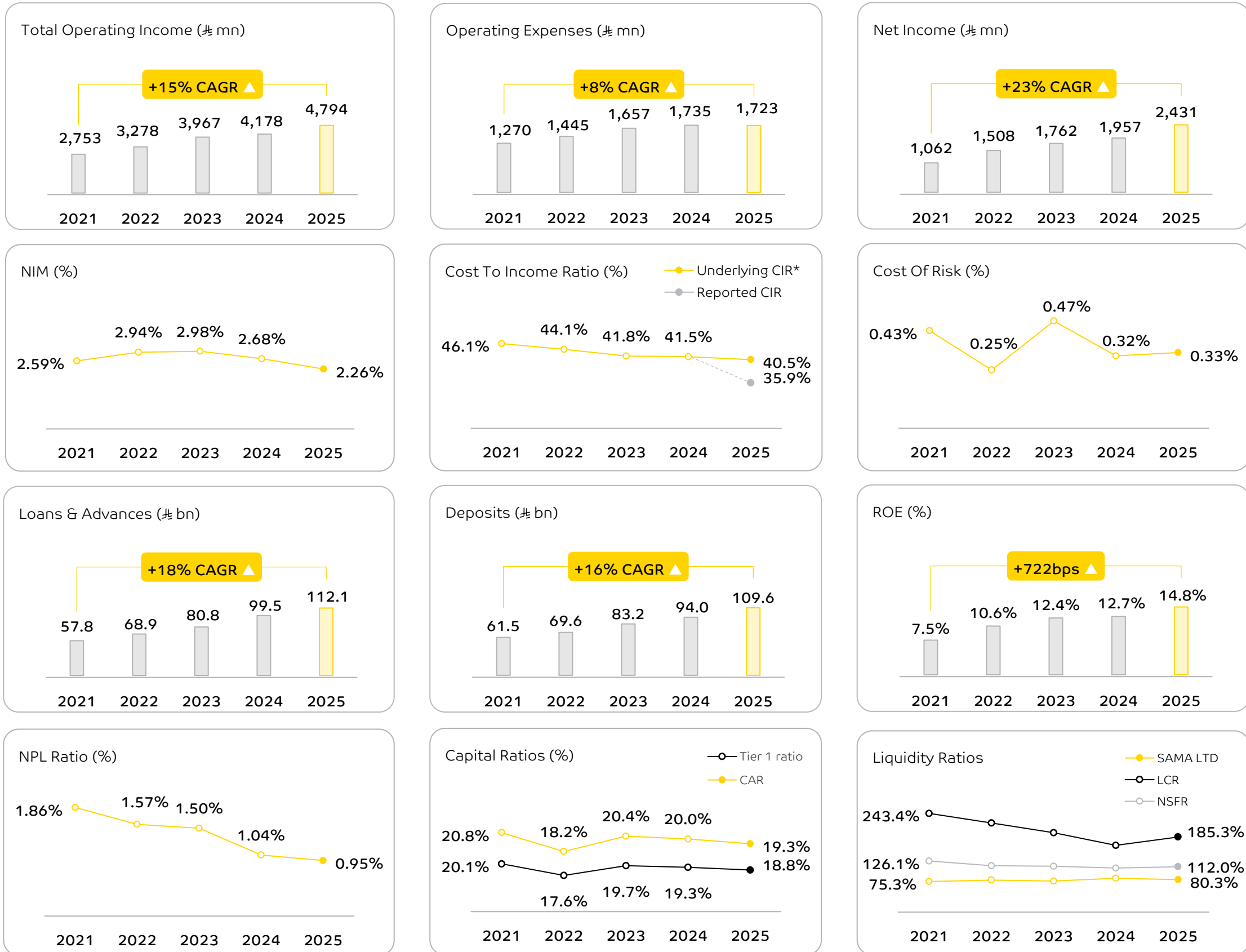


Net Income Movement YoY (S mn)

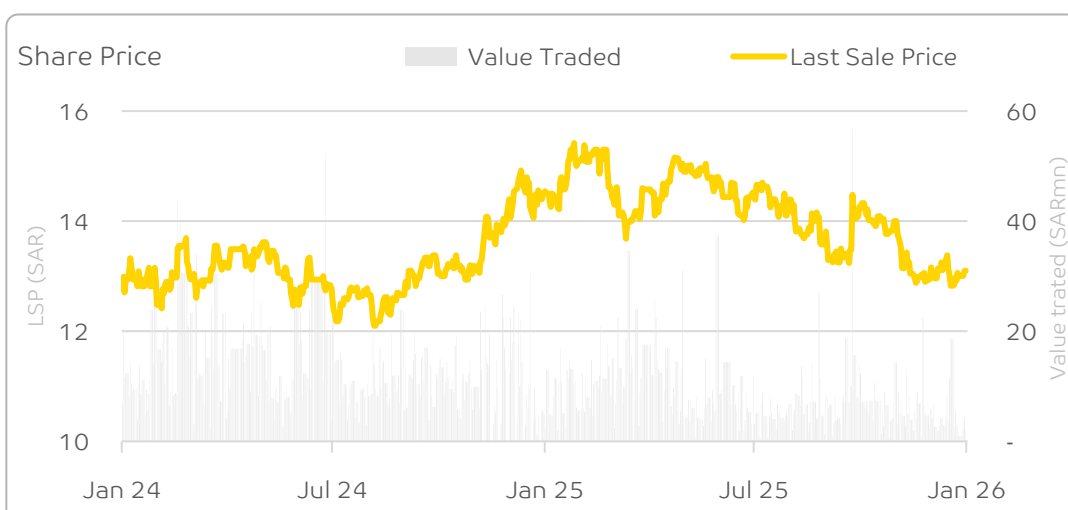


*Underlying CIR excludes a one-off land sale gain of S535 million recognized in 4Q 2025. The reported CIR amounted to 35.9% in FY 2025

Financial Performance Track Record



Market Parameters & Credit Ratings



Key stock market indicators**

₹ 16.4 bn

Market Cap.

₹ 8.3 mn

ADTV
(LTM)

-9.4%

Share Price
(in last 1 year)

6.1%

Div. Yield

S&P
BBB+
Stable Outlook

Moody's
A2
Stable Outlook

Fitch Ratings
A-
Stable Outlook

Capital Intelligence
A-
Stable Outlook

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**Market Data as of 31 December 2025