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.

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 Banking
Build differentiated value proposition

Private Banking
Accelerate profitable growth

Focus areas and priorities

- 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
- new — Revamp the liability strategy to improve cost of funding
- new — Accelerating non-interest income growth

Key Figures Summary

﷼ Million	9M 2026	9M 2025	Δ
Total operating income	**3,212**	**3,166**	**+1%**
Net Income after provisions for Zakat	**1,558**	**1,534**	**+2%**
Earnings per share	0.91	0.90	+1%
Net interest margin	2.15%	2.31%	-16bps
Cost to Income Ratio	40.3%	40.8%	-48bps
Cost of Risk	0.21%	0.23%	-3bps
Return on equity	12.1%	12.7%	-66bps

﷼ Million	3Q 2026	4Q 2025	Δ
Total assets	**189,928**	**172,825**	**+10%**
incl. loans & advances	119,036	112,070	+6%
Total liabilities	**165,308**	**150,392**	**+10%**
incl. deposits	120,761	109,619	+10%
Total equity	**24,620**	**22,433**	**+10%**
NPL Ratio	0.92%	0.95%	-3bps
NPL Coverage Ratio	175.2%	184.1%	-8.9ppt
NIBD % of total	18.6%	25.4%	-678bps
CASA Ratio	29.6%	29.1%	+56bps
Tier 1 ratio	18.7%	18.8%	-1bps
Capital adequacy ratio	19.4%	19.3%	+10bps
Liquidity coverage ratio	206.7%	185.3%	+21.4ppt
Net stable funding ratio	112.0%	112.0%	-0.0ppt
Financing to customers' deposit ratio (SAMA)	78.4%	80.3%	-1.9ppt

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%

9M 2026 Financial Highlights

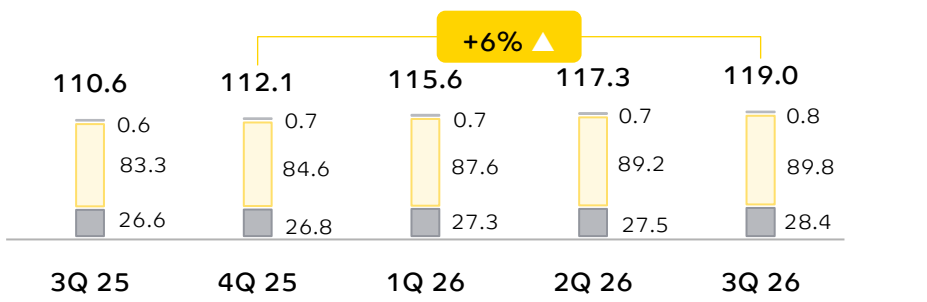
3Q 2026 NPL Ratio
-3 bps YTD
0.92% ▼

3Q 2026 T1 Ratio
-1 bps YTD
18.7% ▼

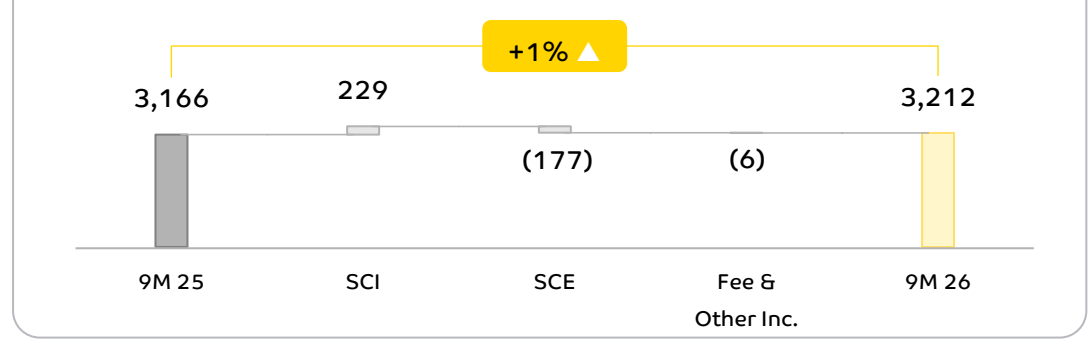
9M 2026 NIM
-16 bps YoY
2.15% ▼

9M 2026 ROE
-66 bps YoY
12.1% ▼

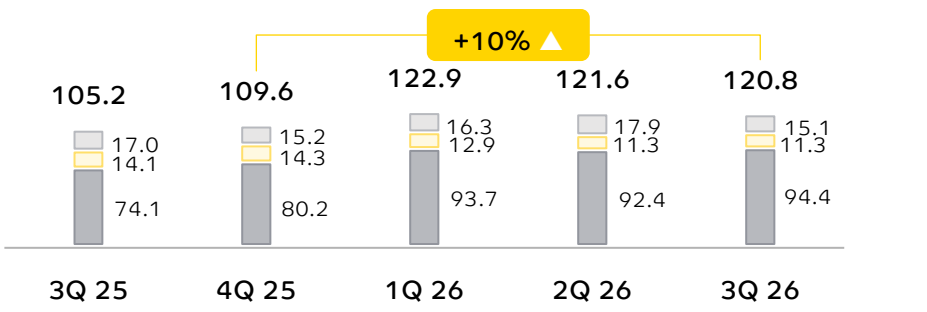
Loans & Advances (﷼ bn)



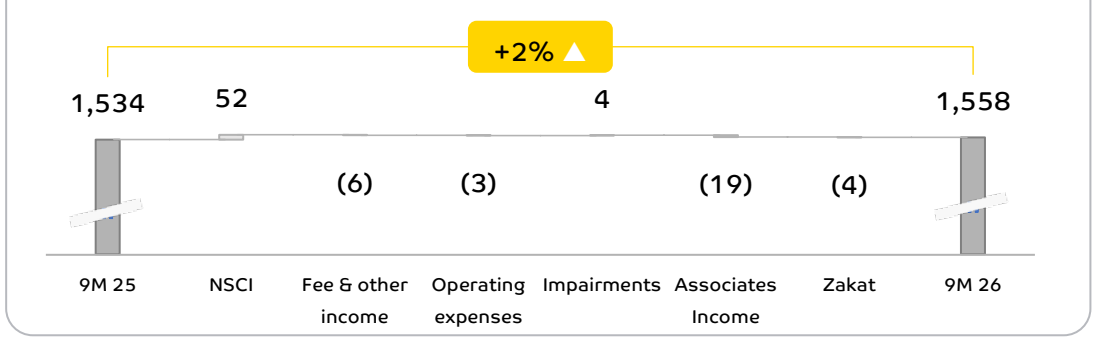
Total Operating Income Movement YoY (﷼ mn)



Deposits (﷼ bn)



Net Income Movement YoY (﷼ mn)

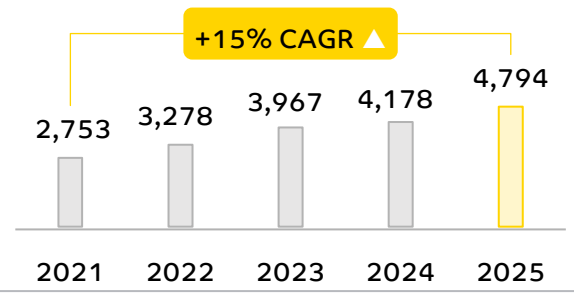


Fact Sheet

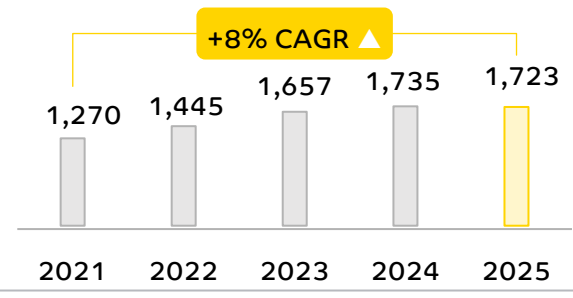
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The Saudi Investment Bank

Financial Performance Track Record

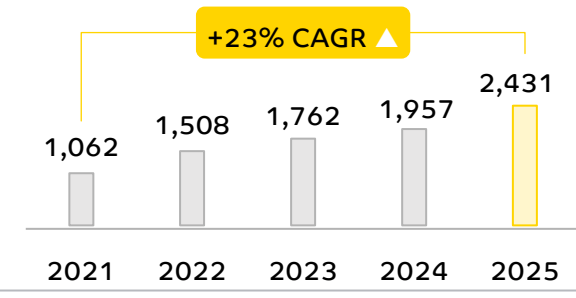
Total Operating Income (﷼ mn)



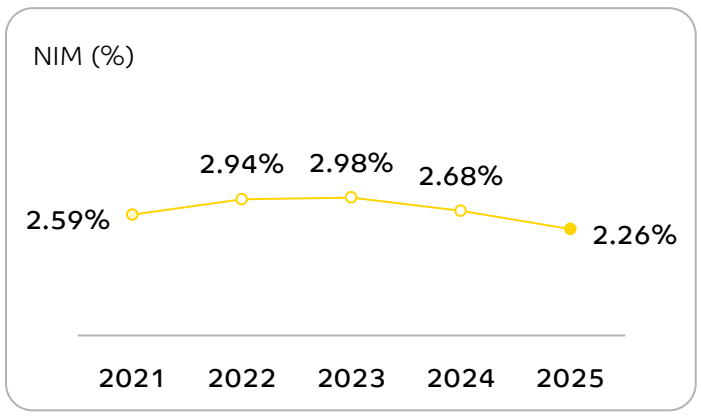
Operating Expenses (﷼ mn)



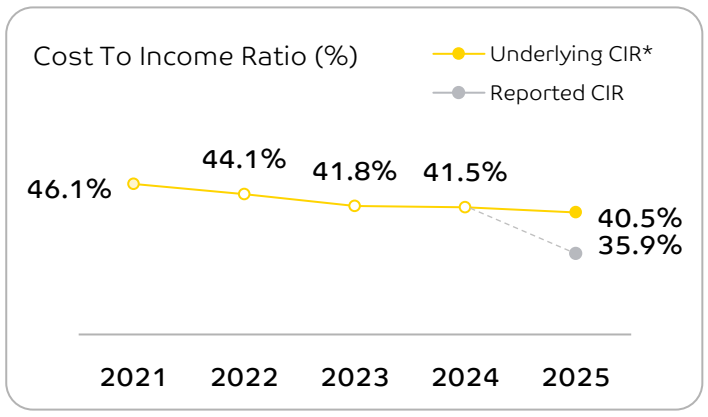
Net Income (﷼ mn)



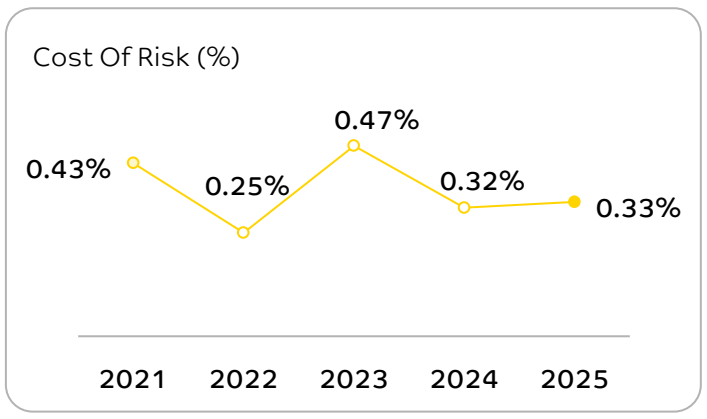
NIM (%)



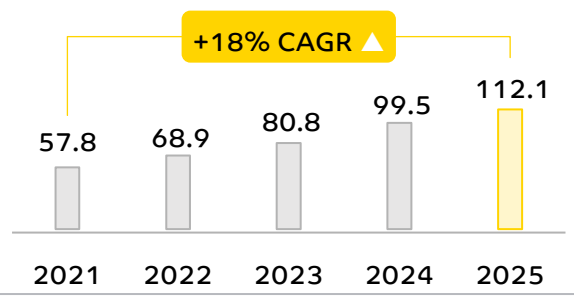
Cost To Income Ratio (%)



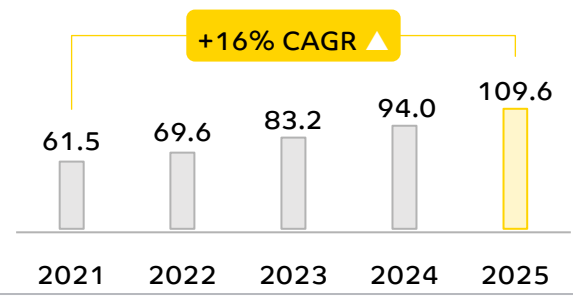
Cost Of Risk (%)



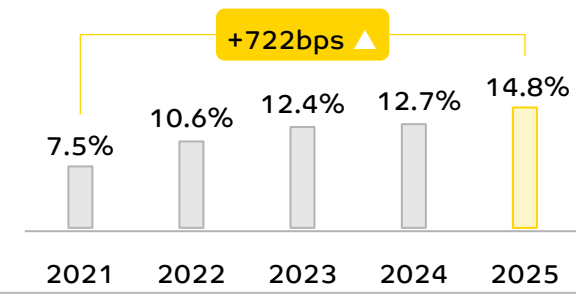
Loans & Advances (﷼ bn)



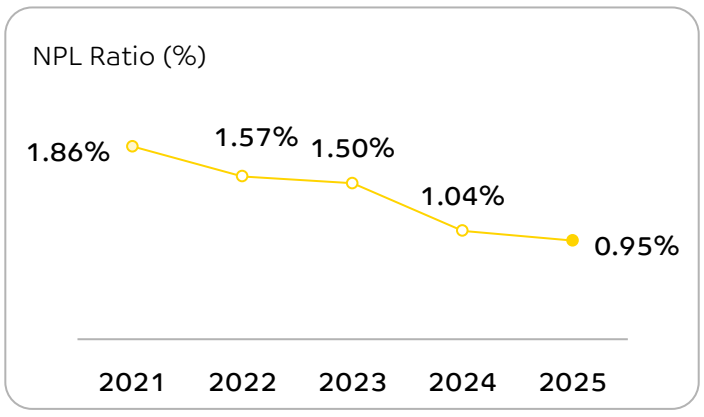
Deposits (﷼ bn)



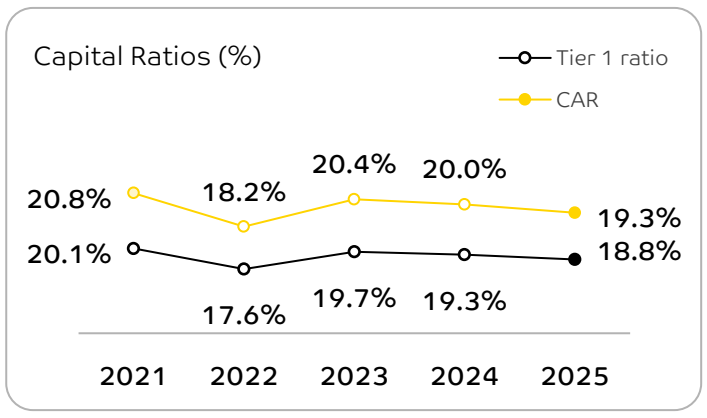
ROE (%)



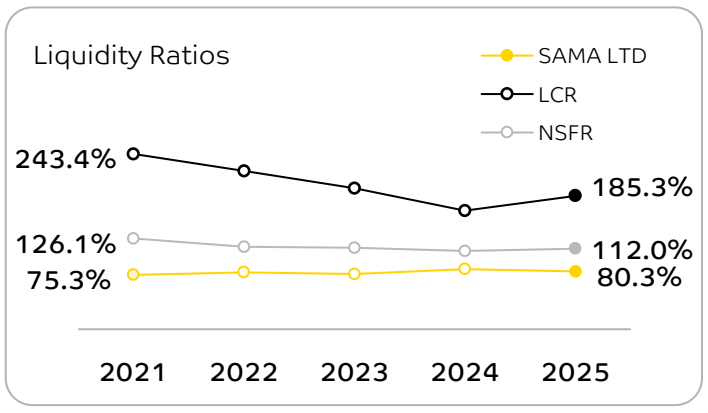
NPL Ratio (%)



Capital Ratios (%)



Liquidity Ratios



Market Parameters & Credit Ratings

Share Price



Key stock market indicators**

﷼ 18.2 bn
Market Cap.

﷼ 7.0 mn
ADTV
(LTM)

+2.0%
Share Price
(in last 1 year)

5.8%
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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*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

**Market Data as of 30 September 2026