

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
- Launch new products to address products gaps

Public Institutions

- Launch revamped account opening journey
- Complete IT development and deploy a new CRM system
- Strengthen value proposition with new products and capabilities in collaboration with personal banking, and cash management

Consumer and Private Banking

- Launch the new Mobile Banking App
- Enhance the value proposition for Affluent and Private Banking customers with new offerings and service model focusing on customer centricity and personalized experiences
- Enhance lending product journeys
- Optimize branch footprint and format to efficiently deliver the value proposition

Support Functions

- Implement new employee performance management framework
- Drive interventions to improve organizational health
- Launch SAIB Academy
- Launch the credit decisioning engine for Home Financing
- Redesign the risk operating model, governance structure, reporting hierarchies

Key Figures Summary

SAR Million	FY 2024	FY 2023	Δ
Total operating income	4,178	3,967	+5%
Net Income attributed to equity holders	1,957	1,762	+11%
Earnings per share	1.43	1.28	+12%
Net interest margin	2.68%	2.98%	-30bps
Cost to Income Ratio	41.5%	41.8%	-26bps
Cost of Risk	0.32%	0.47%	-15bps
Return on equity	13.1%	12.5%	+53bps

SAR Million	4Q 2024	4Q 2023	Δ
Total assets	156,667	129,984	+21%
incl. loans & advances	99,466	80,751	+23%
Total liabilities	135,938	112,749	+21%
incl. deposits	94,013	83,233	+13%
Total equity	20,729	17,235	+20%
NPL Ratio	1.04%	1.50%	-46bps
NPL Coverage Ratio	156.7%	155.2%	+1.5ppt
NIBD % of total	33.7%	36.0%	-2.3ppt
Tier 1 ratio	19.1%	19.4%	-0.3ppt
Capital adequacy ratio	19.7%	20.1%	-0.4ppt
Liquidity coverage ratio	164.7%	195.8%	-31.2ppt
Net stable funding ratio	108.7%	113.1%	-4.4ppt
Financing to customers' deposit ratio (SAMA)	83.3%	76.5%	+6.8ppt

FY 2025 Guidance

LOANS & ADVANCES GROWTH	>15%	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%

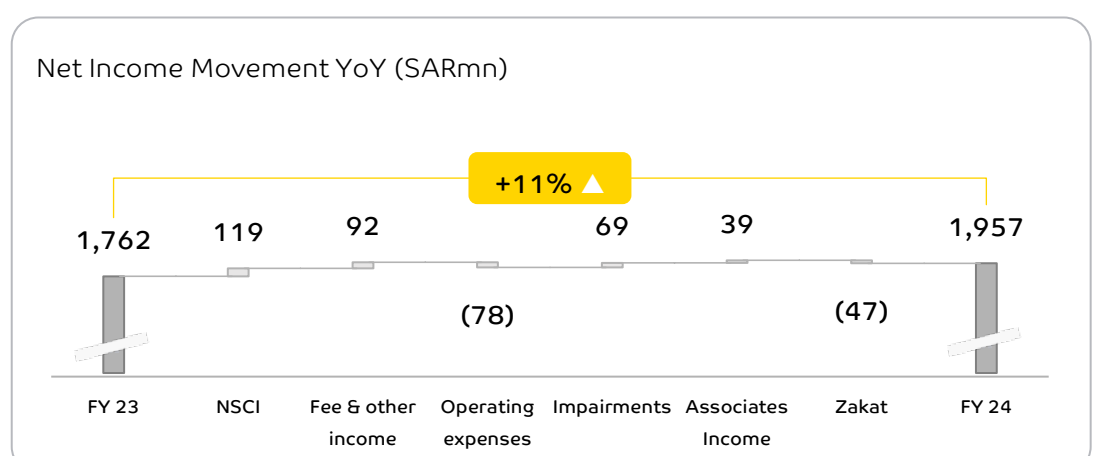
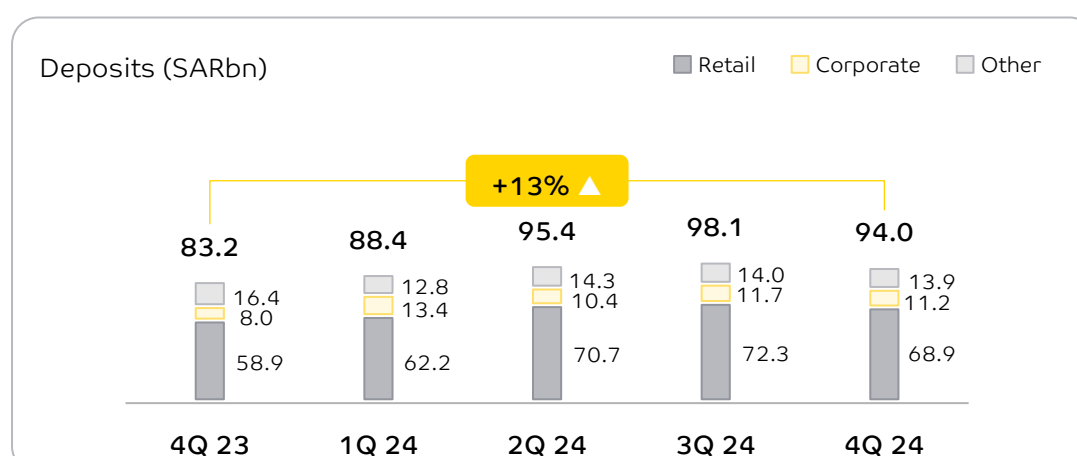
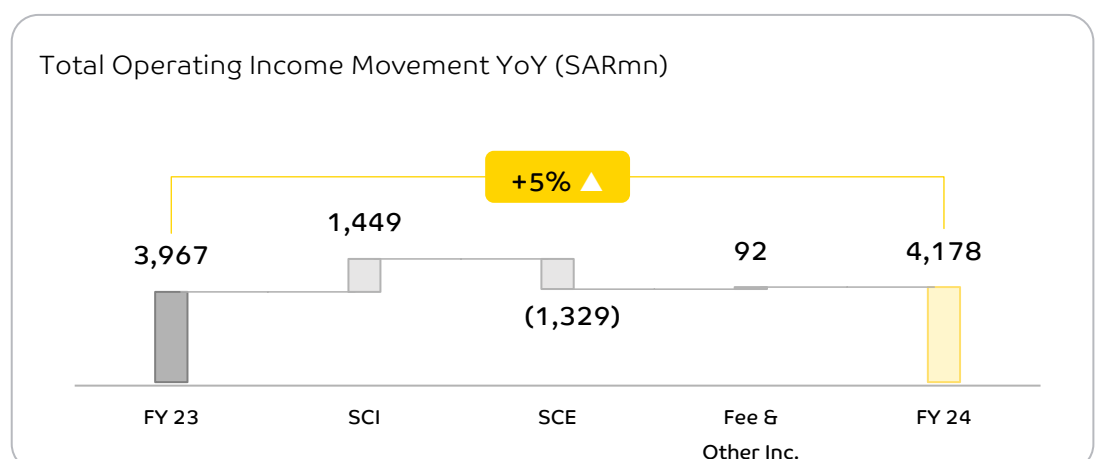
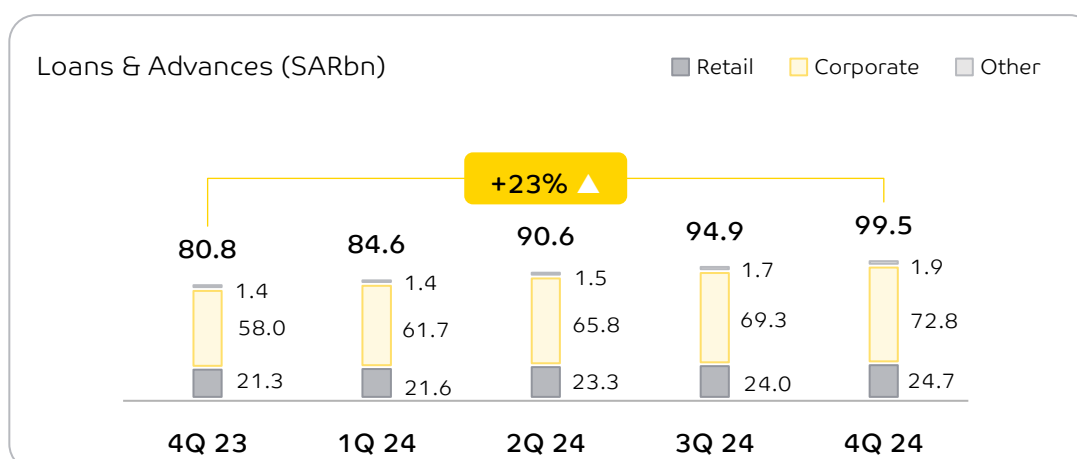
FY 2024 Financial Highlights

FY 2024 NPL Ratio
-46 bps YTD
1.04% ▼

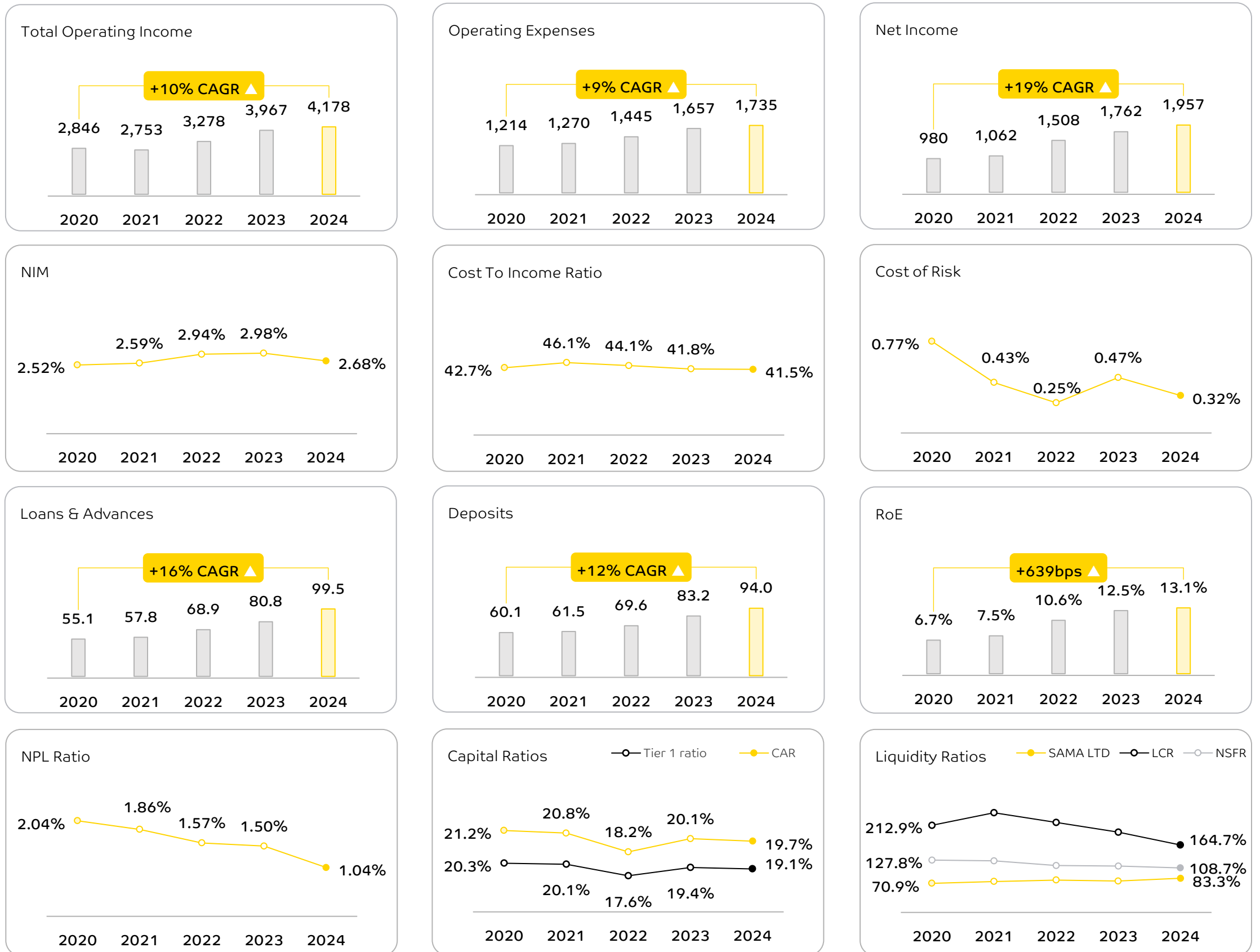
FY 2024 T1 Ratio
-0.3 ppt YTD
19.1% ▼

FY 2024 NIM
-30 bps YoY
2.68% ▼

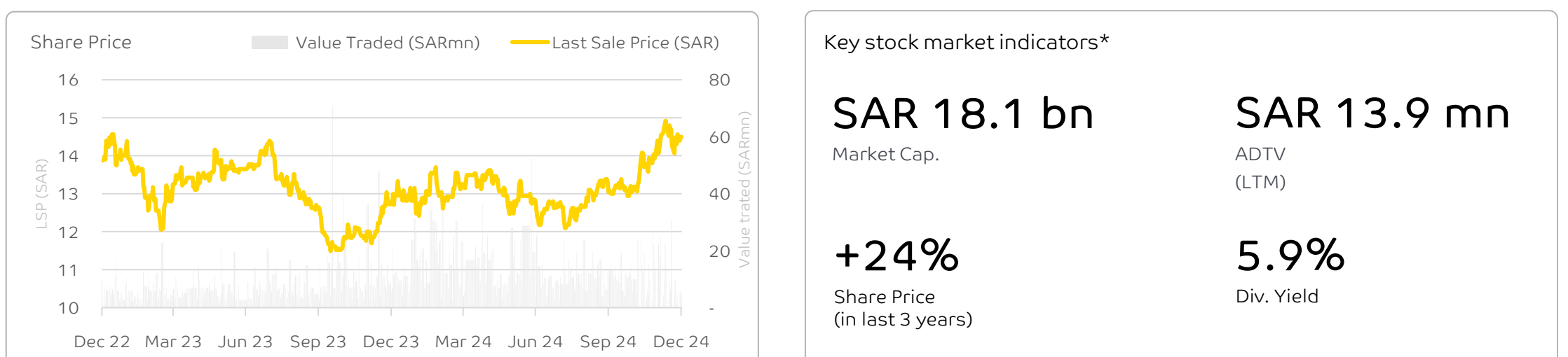
FY 2024 ROE
+53 bps YoY
13.1% ▲



Financial Performance Track Record



Market Parameters & Credit Ratings



S&P
BBB
Positive Outlook

Moody's
A2
Stable Outlook

Fitch Ratings
A-
Stable Outlook

Capital Intelligence
A-
Stable Outlook