

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	1Q 2026	1Q 2025	Δ
Total operating income	1,057	1,050	+1%
Net Income attributed to equity holders	520	503	+3%
Earnings per share	0.40	0.39	+3%
Net interest margin	2.23%	2.45%	-22bps
Cost to Income Ratio	39.1%	41.2%	-210bps
Cost of Risk	0.20%	0.24%	-4bps
Return on equity	12.2%	12.9%	-0.7ppt

₹ Million	1Q 2026	4Q 2025	Δ
Total assets	180,284	172,720	+4%
incl. loans & advances	115,608	112,070	+3%
Total liabilities	157,445	150,287	+5%
incl. deposits	122,935	109,619	+12%
Total equity	22,840	22,433	+2%
NPL Ratio	0.94%	0.95%	-1bps
NPL Coverage Ratio	194.1%	184.1%	+10.0ppt
NIBD % of total	21.7%	25.4%	-3.7ppt
Tier 1 ratio	18.3%	18.8%	-0.4ppt
Capital adequacy ratio	18.9%	19.3%	-0.4ppt
Liquidity coverage ratio	190.8%	185.3%	+5.4ppt
Net stable funding ratio	112.5%	112.0%	+0.5ppt
Financing to customers' deposit ratio (SAMA)	76.7%	80.3%	-3.6ppt

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%

1Q 2026 Financial Highlights

1Q 2026 NPL Ratio

-1 bps YTD

0.94% ▼

1Q 2026 T1 Ratio

-42 bps YTD

18.3% ▼

1Q 2026 NIM

-22 bps YoY

2.23% ▼

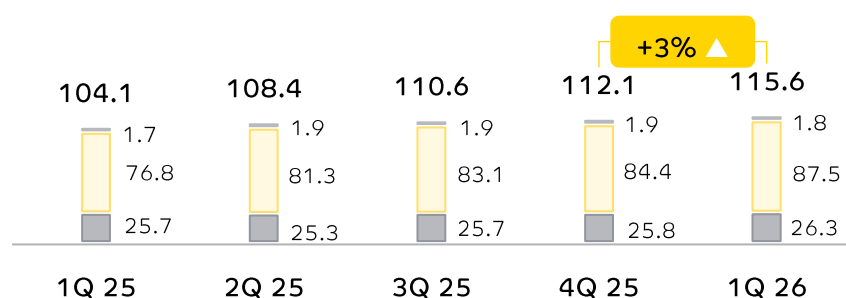
1Q 2026 ROE

-69 bps YoY

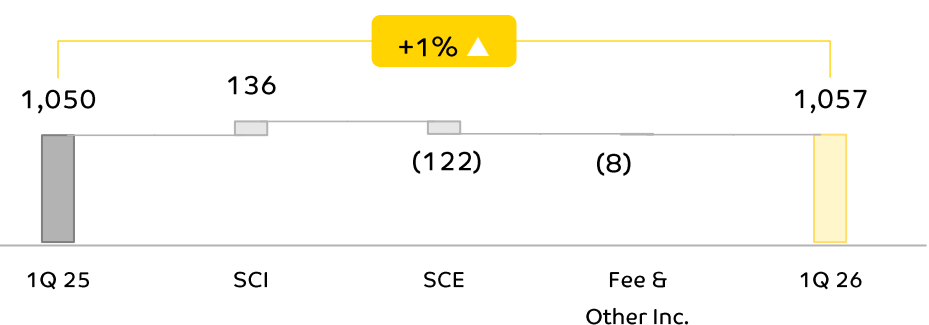
12.2% ▼

Loans & Advances (₹ bn)

■ Retail ■ Corporate ■ Other

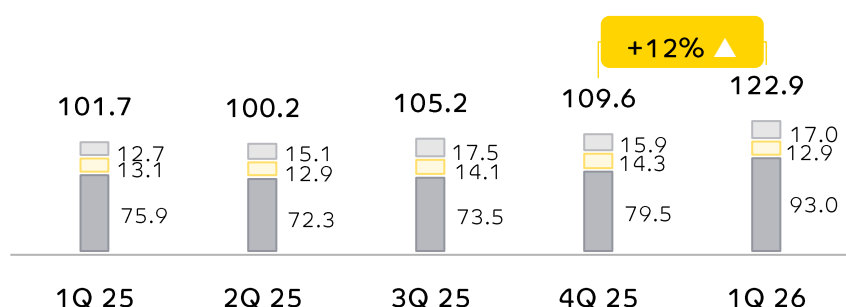


Total Operating Income Movement YoY (₹ mn)

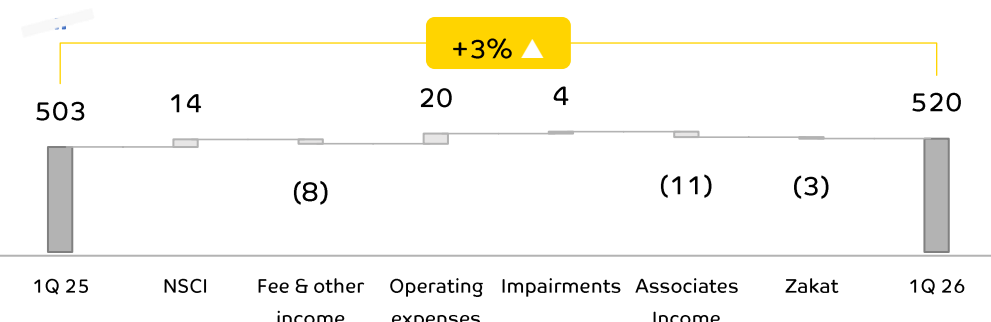


Deposits (₹ bn)

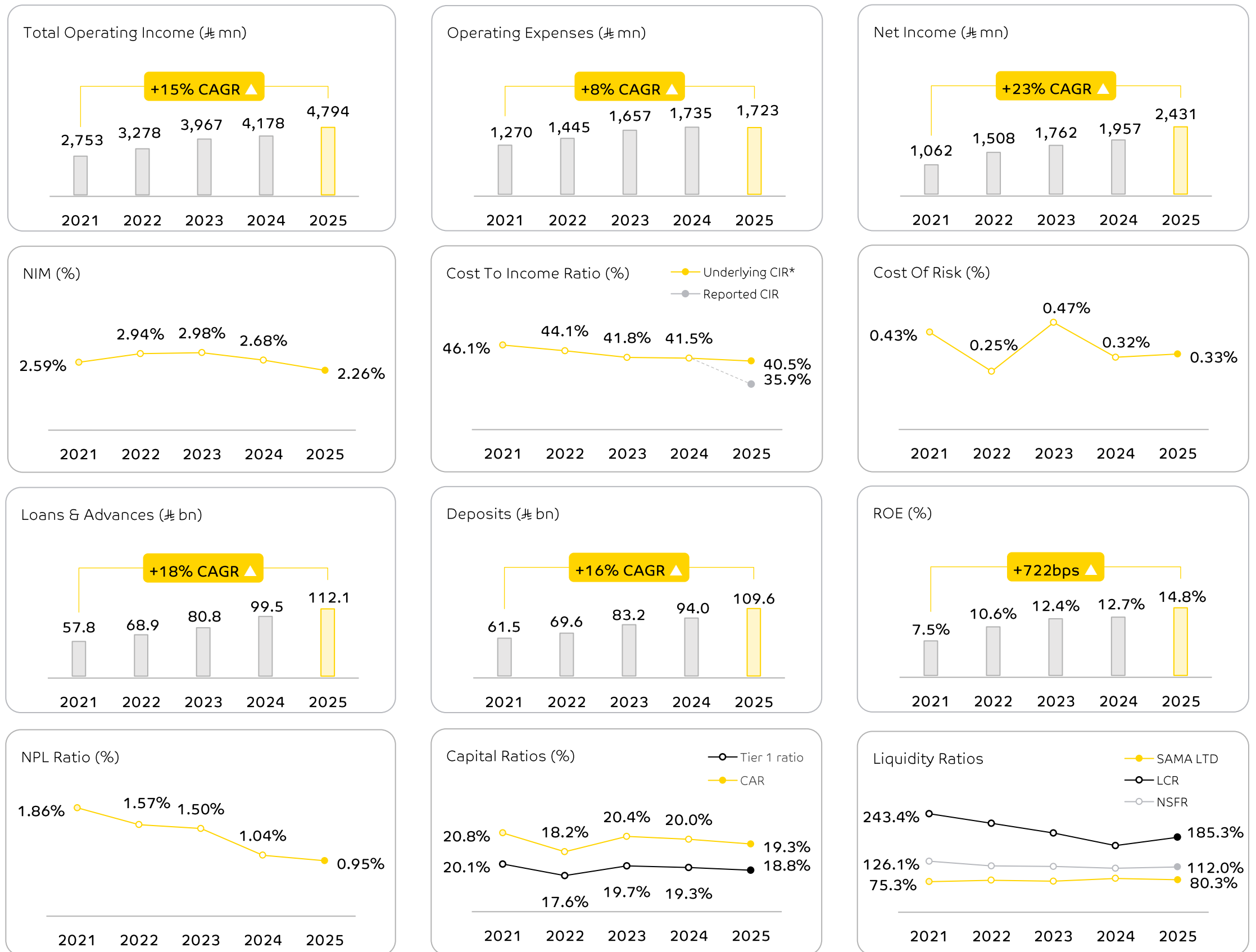
■ Retail ■ Corporate ■ Other



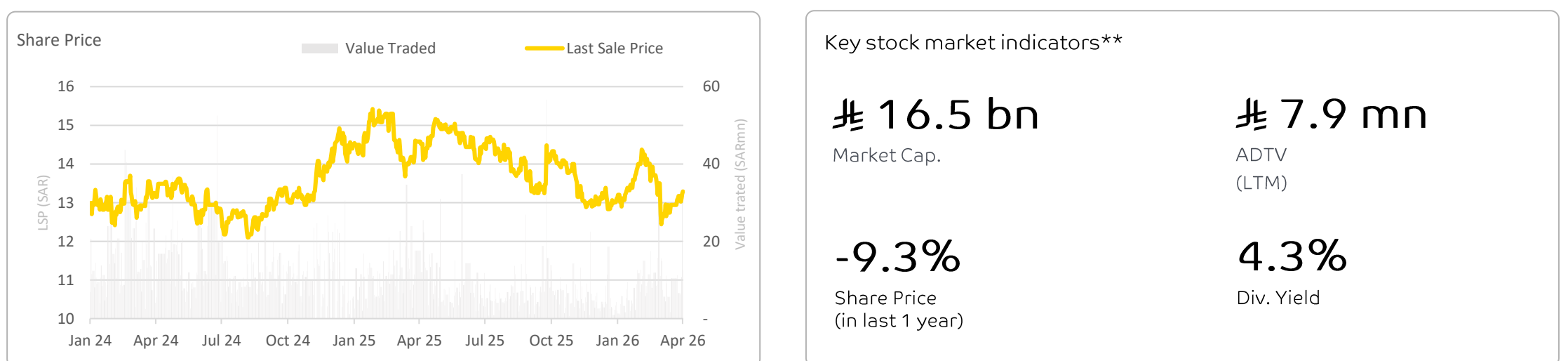
Net Income Movement YoY (₹ mn)



Financial Performance Track Record



Market Parameters & Credit Ratings



S&P
BBB+
Stable Outlook

Moody's
A2
Stable Outlook

Fitch Ratings
A-
Stable Outlook

Capital Intelligence
A-
Stable Outlook

SAIB Investor Relations
www.saib.com.sa/en/investor-relations
ir@saib.com.sa

*Underlying CIR excludes a one-off land sale gain of SAR535 million recognized in 4Q 2025. The reported CIR amounted to 35.9% in FY 2025

**Market Data as of 31 March 2026