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	1H 2026	1H 2025	Δ
Total operating income	**2,163**	**2,120**	**+2%**
Net Income attributed to equity holders	**1,051**	**1,016**	**+3%**
Earnings per share	0.70	0.68	+4%
Net interest margin	2.18%	2.40%	-22bps
Cost to Income Ratio	39.5%	41.0%	-146bps
Cost of Risk	0.22%	0.24%	-2bps
Return on equity	12.2%	12.7%	-56bps

⃁ Million	2Q 2026	4Q 2025	Δ
Total assets	**184,021**	**172,825**	**+6%**
incl. loans & advances	117,320	112,070	+5%
Total liabilities	**159,187**	**150,392**	**+6%**
incl. deposits	121,559	109,619	+11%
Total equity	**24,834**	**22,433**	**+11%**
NPL Ratio	0.91%	0.95%	-4bps
NPL Coverage Ratio	201.8%	184.1%	+17.7ppt
NIBD % of total	20.5%	25.4%	-490bps
CASA Ratio	29.3%	29.1%	+29bps
Tier 1 ratio	19.7%	18.8%	+92bps
Capital adequacy ratio	20.2%	19.3%	+92bps
Liquidity coverage ratio	196.5%	185.3%	+11.2ppt
Net stable funding ratio	111.5%	112.0%	-0.5ppt
Financing to customers' deposit ratio (SAMA)	76.6%	80.3%	-3.6ppt

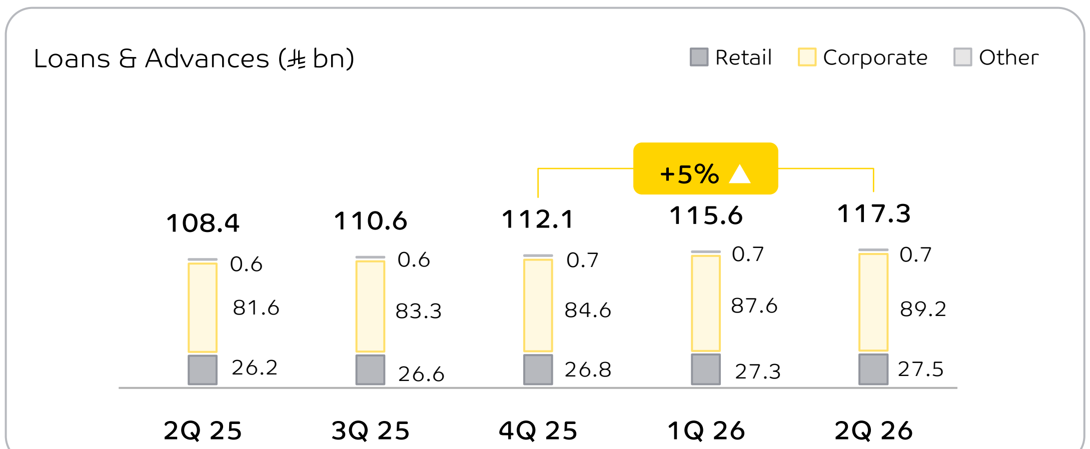
FY 2026 Guidance

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%

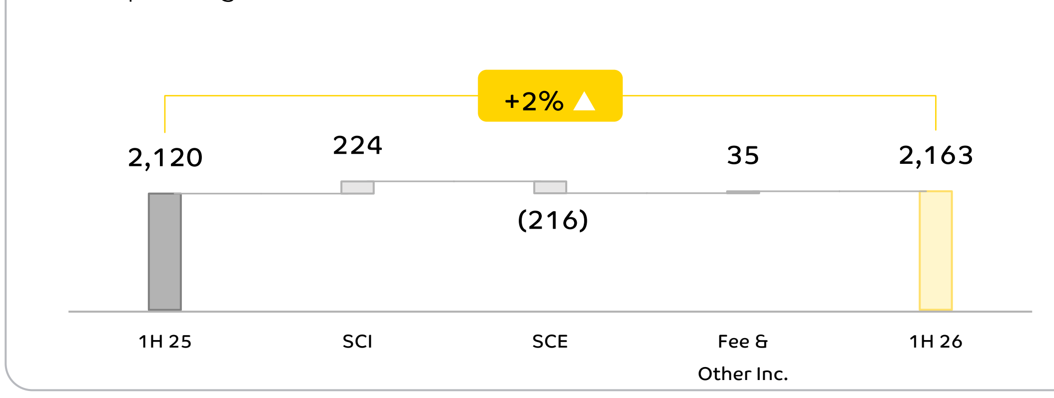
1H 2026 Financial Highlights

2Q 2026 NPL Ratio	2Q 2026 T1 Ratio	1H 2026 NIM	1H 2026 ROE
-4 bps YTD	+92 bps YTD	-22 bps YoY	-56 bps YoY
0.91% ▼	19.7% ▲	2.18% ▼	12.2% ▼

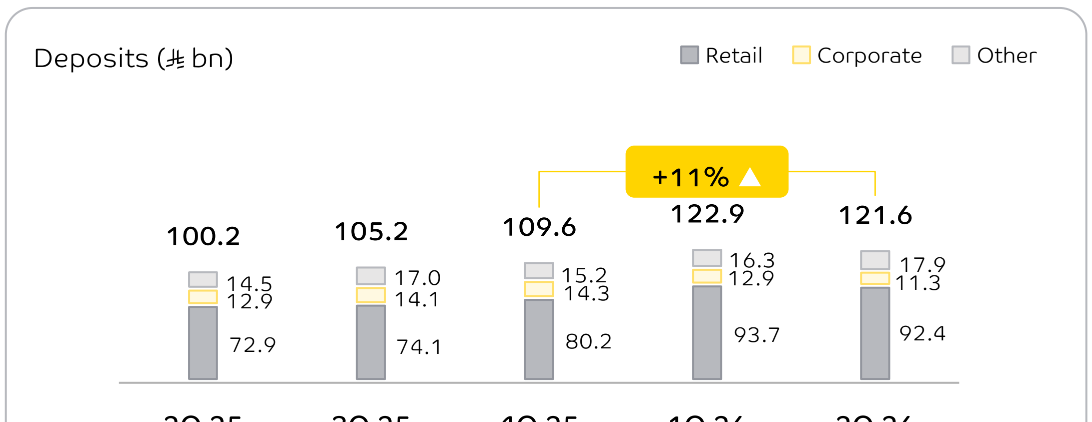
Loans & Advances (⃁ bn)



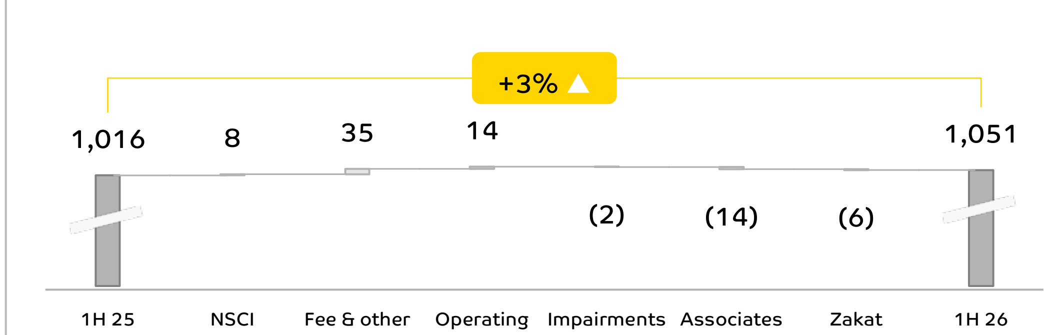
Total Operating Income Movement YoY (⃁ mn)



Deposits (⃁ bn)



Net Income Movement YoY (⃁ mn)



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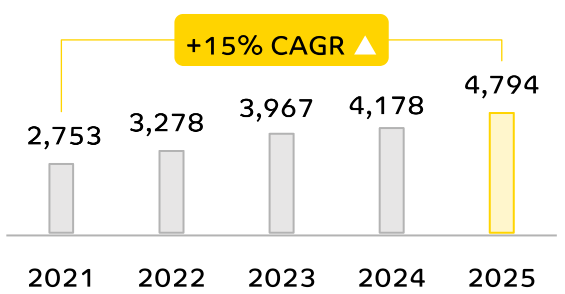
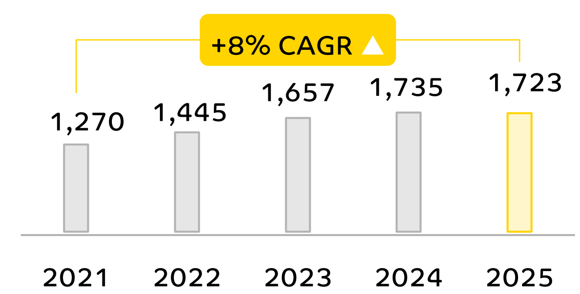
Financial Performance Track Record

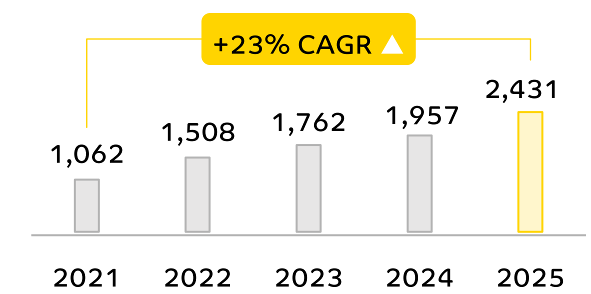
Total Operating Income (⃁ mn)



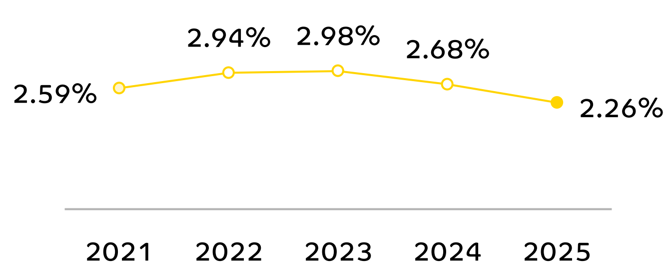
Operating Expenses (⃁ mn)



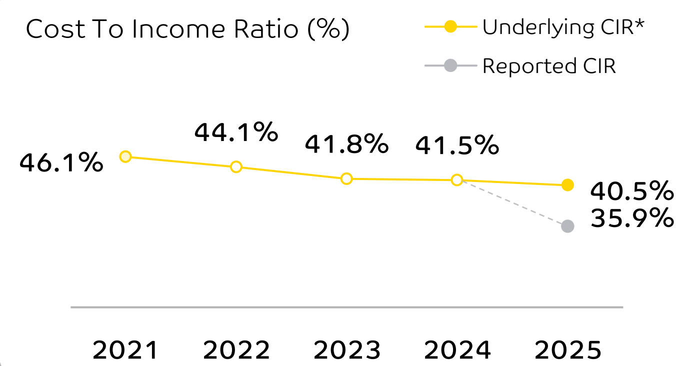
Net Income (⃁ mn)



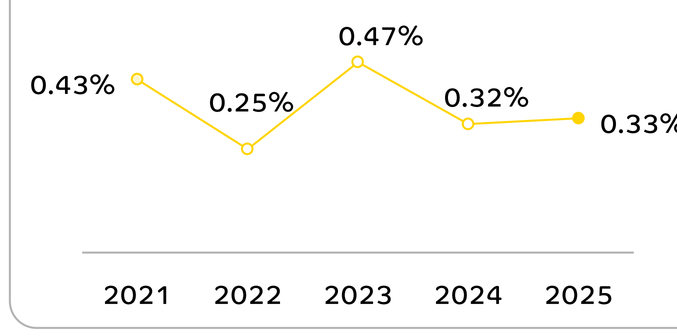
NIM (%)



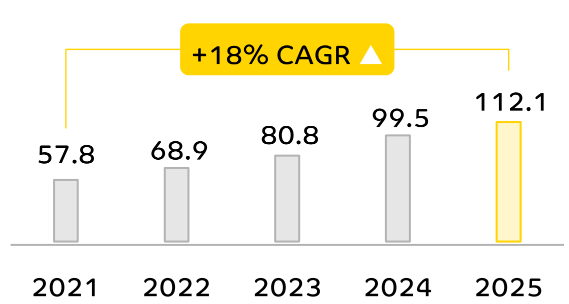
Cost To Income Ratio (%)



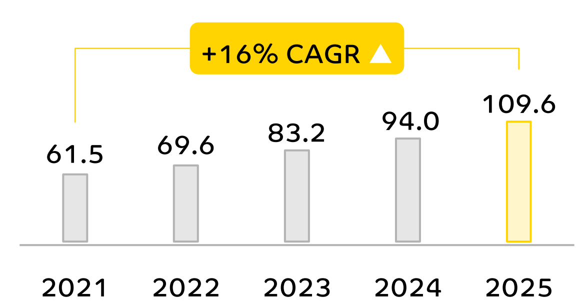
Cost Of Risk (%)



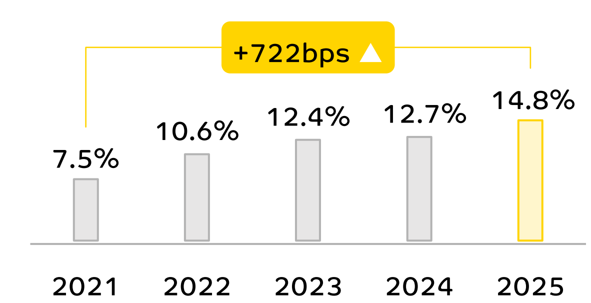
Loans & Advances (⃁ bn)



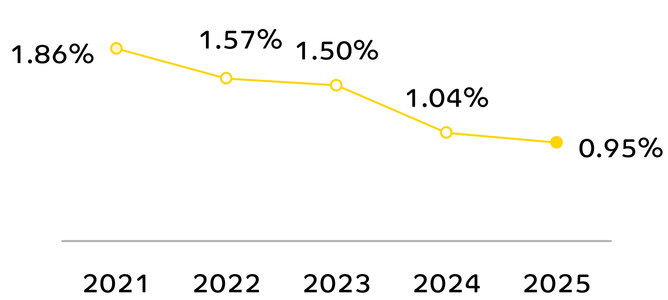
Deposits (⃁ bn)



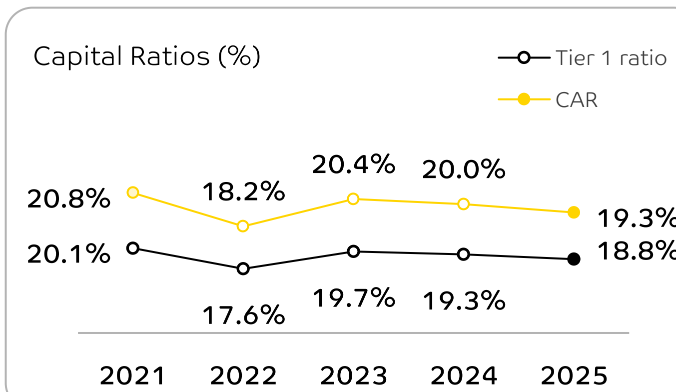
ROE (%)



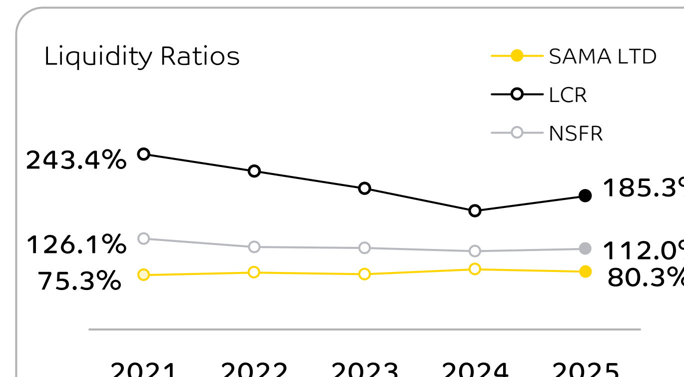
NPL Ratio (%)



Capital Ratios (%)



Liquidity Ratios



Market Parameters & Credit Ratings

Share Price

Key stock market indicators**

⃁ 16.7 bn Market Cap.	**⃁ 8.2 mn** ADTV (LTM)
+2.4% Share Price (in last 1 year)	**3.1%** 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 June 2026