

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

- Launch dedicated products for growing client segments
- Improve cross-sell
- Simplify and automate processes
- Launch additional financing products for SME
- Launch new financing solutions for Rest Estate
- Launch new B2B platform, CRM platform, and new portal for clients



Public Institutions

- Drive sales excellence
- Deepen existing client relationships
- Improve and innovate products
- Revamp key journeys and processes including account opening and maintenance journeys
- Develop new CRM platform to help RMs serve clients



Consumer Banking

- Review client segments in line with Bank's strength and Strategic objectives
- Update the client service model
- Refine value proposition for each client segment
- Launch new products especially for deposits and home finance
- Launch new Retail Banking App
- Continue to launch innovative products



Private Banking

- Redesign all key client-facing journeys, including account opening, KYC etc.
- Refine the RM-led service model
- Strengthen value proposition for Private Banking clients
- Introduce new products and improve cross-sell for mortgage, investments, treasury
- Continue to innovate tailored products

Key Figures Summary

SAR Million	9M 2024	9M 2023	Δ
Total operating income	3,096	2,964	+4%
Net Income attributed to equity holders	1,447	1,314	+10%
Earnings per share	1.08	0.97	+11%
Net interest margin	2.74%	3.08%	-34bps
Cost to Income Ratio	41.9%	41.9%	-0.0ppt
Cost of Risk	0.31%	0.43%	-12bps
Return on tangible common equity	12.5%	12.2%	+0.3ppt

SAR Million	3Q 2024	4Q 2023	Δ
Total assets	151,250	129,984	+16%
incl. loans & advances	94,936	80,751	+18%
Total liabilities	133,415	112,749	+18%
incl. deposits	98,094	83,233	+18%
Total equity	17,835	17,235	+3%
NPL Ratio	1.41%	1.50%	-9bps
NPL Coverage Ratio	154.7%	155.2%	-0.5ppt
NIBD % of total	32.3%	36.0%	-3.7ppt
Tier 1 ratio	17.4%	19.4%	-2.0ppt
Capital adequacy ratio	18.0%	20.1%	-2.1ppt
Liquidity coverage ratio	168.0%	195.8%	-27.8ppt
Net stable funding ratio	110.5%	113.1%	-2.6ppt
Financing to customers' deposit ratio (SAMA)	79.1%	76.5%	-2.6ppt

FY 2024 Guidance

LOANS & ADVANCES GROWTH

>20%

RETURN ON TANGIBLE EQUITY

>12.0%

NET INTEREST MARGIN

2.70% - 2.75%

COST OF RISK

0.30% - 0.35%

COST TO INCOME RATIO

<42.0%

TIER 1 RATIO

>18.75%

9M 2024 Financial Highlights

3Q 2024 NPL Ratio

-9 bps YTD

1.41% ▼

3Q 2024 T1 Ratio

-2.0 ppt YTD

17.4% ▼

9M 2024 NIM

-34 bps YoY

2.74% ▼

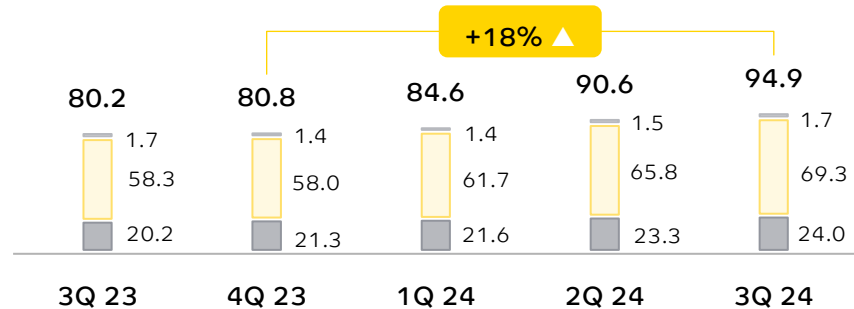
9M 2024 RoTE

+28 bps YoY

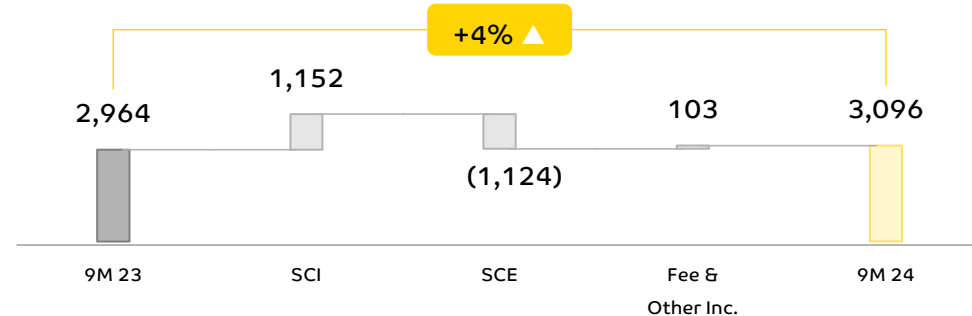
12.5% ▲

Loans & Advances (SARbn)

■ Retail ■ Corporate ■ Other

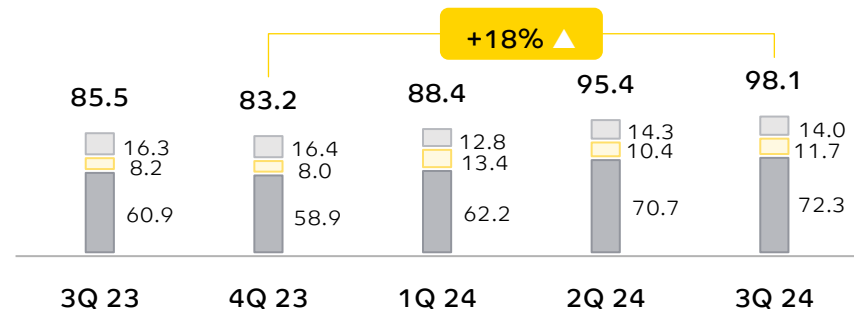


Total Operating Income Movement YoY (SARmn)

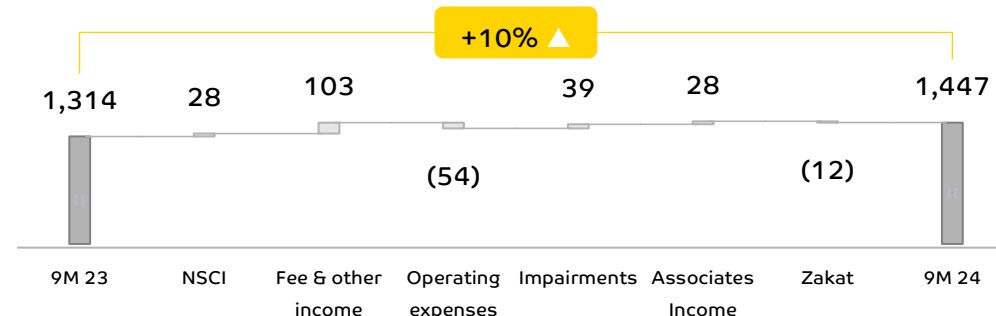


Deposits (SARbn)

■ Retail ■ Corporate ■ Other

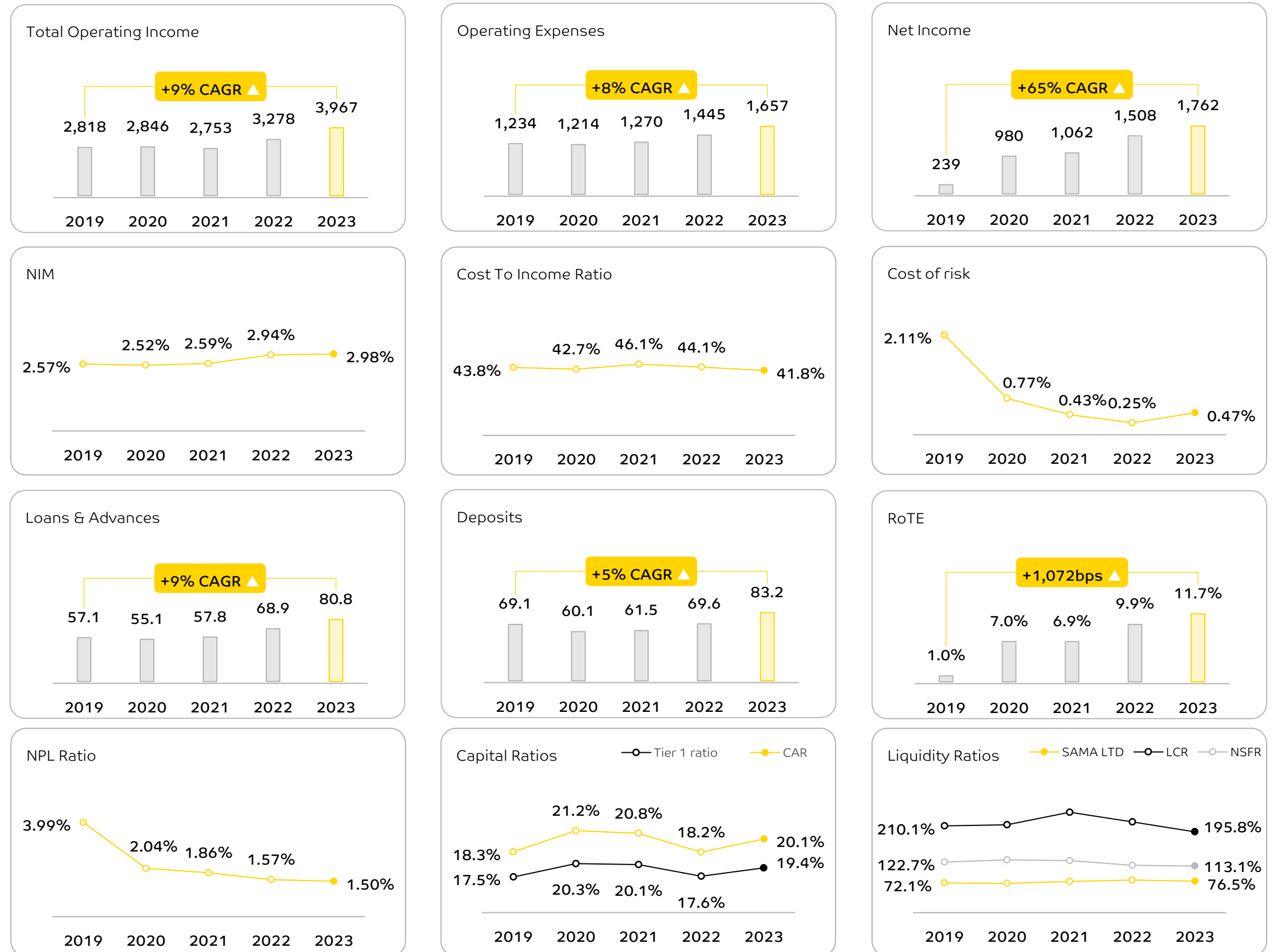


Net Income Movement YoY (SARmn)



Fact Sheet

Financial Performance Track Record



Market Parameters & Credit Ratings

