

1030

Governance: D

SAIB

Saudi Investment Bank

13.40 SAR / Share

As of: May 28, 2026

6.8x

P/E RATIO

Trailing 12 Months

0.7x

P/B RATIO

Price to Book Value

3.0%

DIVIDEND YIELD

Annual Dividend / Share

16.73B
SAR

MARKET CAP

Total Valuation

0.85

BETA

Systematic Risk Index

51.0%

NET MARGIN

Net Profit / Revenue

Company Profile

The Saudi Investment Bank (SAIB) is a Saudi joint stock company established in 1976 and regulated by the Saudi Central Bank (SAMA). SAIB offers a full range of commercial and retail banking services, including Shariah-compliant products supervised by an independent Shariah Board. Key subsidiaries include Alistithmar Capital (100% owned, providing brokerage, asset management, and advisory services), Saudi Investment Real Estate Company (100% owned, holding title deeds as collateral), and SAIB Markets Limited Company (100% owned, conducting derivatives and repurchase activities).

The Story

"SAIB operates as a highly specialized corporate-centric lender in Saudi Arabia, leveraging a robust capital base and structured treasury operations to deliver steady returns."

Financial Metric	Value
ROE (Sustainable)	10.7%
Loan-to-Deposit (LDR)	94.0%
CASA Ratio	20.2%
Capital Adequacy Ratio (CAR)	—

Growth Story

SAIB's growth trajectory is anchored in its corporate lending franchise, with net loans reaching SAR 115.6B, heavily dominated by commercial loans of SAR 105.6B (including SAR 73.7B in corporate loans and SAR 10.5B in MSME loans). This credit expansion has fueled a Net Interest Income (NII) of SAR 3.5B. While retail... [\[Read full story\]](#)

Corporate Governance Profile

Rating: D

We track 19 key governance disclosures in our database.

Profitability Dynamics

SAIB's profitability is characterized by disciplined cost management and structured spread optimization, yielding a Net Income of SAR 2.4B. The bank operates with a Net Interest Margin (NIM) of 1.96%, reflecting the competitive pricing environment in the corporate lending sector and a deposit base that is heavily... [\[Read full story\]](#)

Risk & Capital Structure Factors

SAIB maintains a highly conservative risk profile, supported by robust capital buffers and stable asset quality. The bank's non-performing loan (NPL) ratio stands at a low 0.94%, with an NPL coverage ratio of 87.51% and an ECL coverage of 1.86%, backed by TTM provisions of SAR 351M. Capital adequacy remains a key... [\[Read full story\]](#)