



البنك السعودي للاستثمار  
The Saudi Investment Bank

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# Investor Presentation

9M 2023

November 2023

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# Contents

SAIB Overview	<u>3</u>
KSA Operating Environment	<u>7</u>
Strategy	<u>10</u>
Financial Performance	<u>23</u>
2023 Guidance	<u>36</u>
Segmental Performance	<u>38</u>
Appendix	<u>45</u>

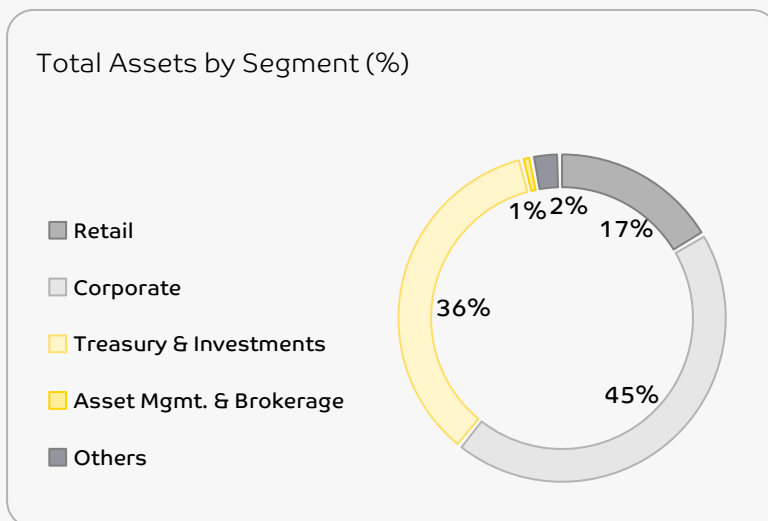
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# SAIB Overview

# Strong corporate and private banking franchise with well capitalized balance sheet



<p>Total assets</p> <p>+19% YTD</p> <p><b>129.8 SAR bn ▲</b></p>	<p>Number of branches</p> <p>Unchanged YTD</p> <p><b>51 ▶</b></p>	<p>% of Digital transactions</p> <p>Unchanged YTD</p> <p><b>99.6% ▶</b></p>	<p>Number of customers</p> <p>+11% YTD</p> <p><b>+840 k ▲</b></p>	<p>Credit ratings</p> <p>S&amp;P / Fitch / Moody's</p> <p><b>BBB / A- / A3 ▲</b></p>
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Key financial metrics

<b>12.2% ▲</b> RoTE	<b>3.07% ▲</b> NIM
<b>18.6% ▲</b> T1	<b>201.6% ▲</b> LCR

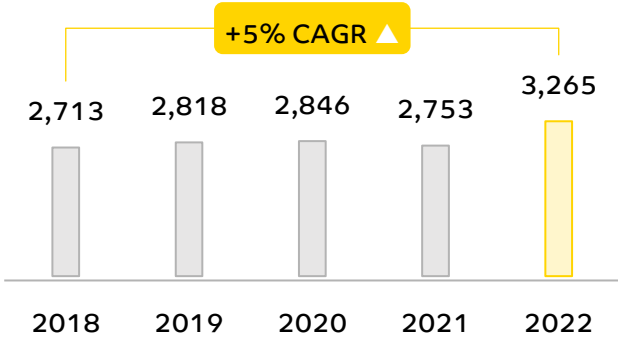
Key stock market indicators

<b>SAR 15.8 bn</b> Market Cap.	<b>+33%</b> Share Price (in last 3 years)
<b>SAR 7.2 mn</b> ADTV (LTM)	<b>4.7%</b> Div. Yield

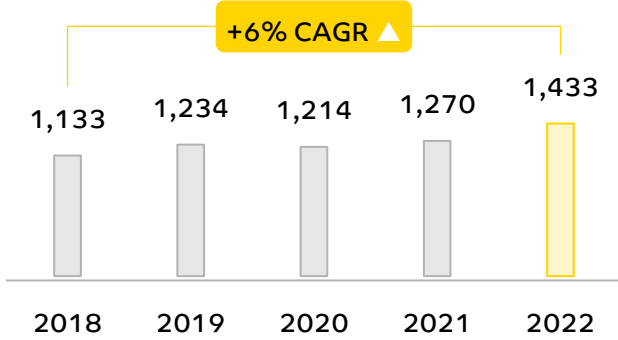
# Robust financial performance with double digit net profit growth and improved profitability



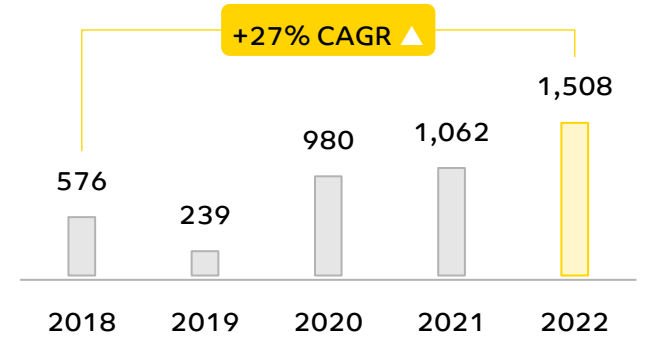
Total Operating Income



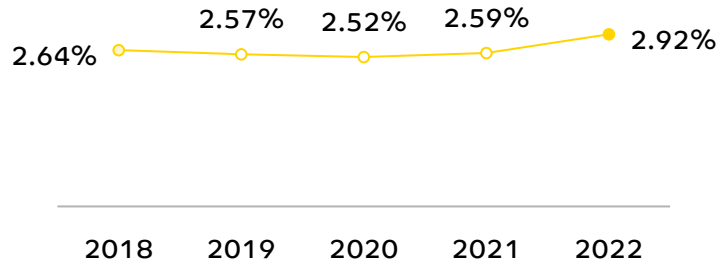
Operating Expenses



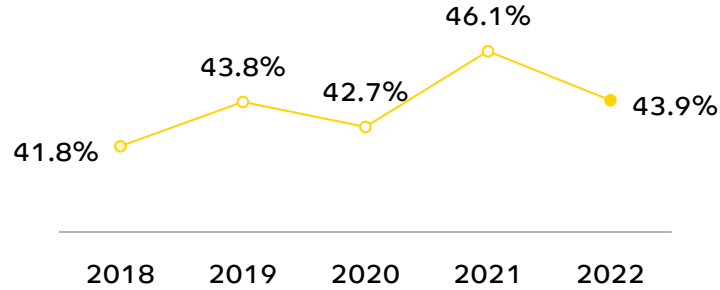
Net Income



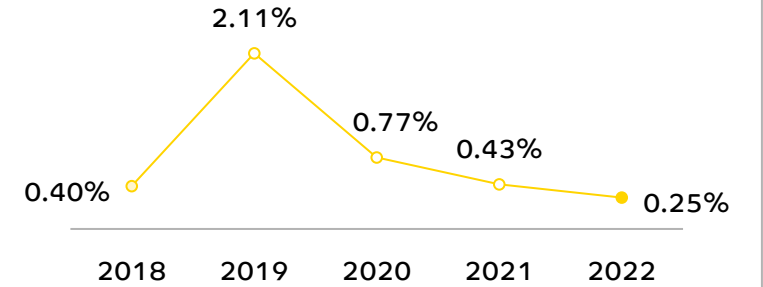
NIM



Cost To Income Ratio



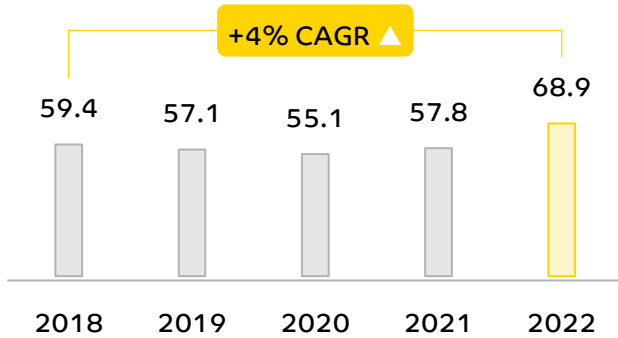
Cost of risk



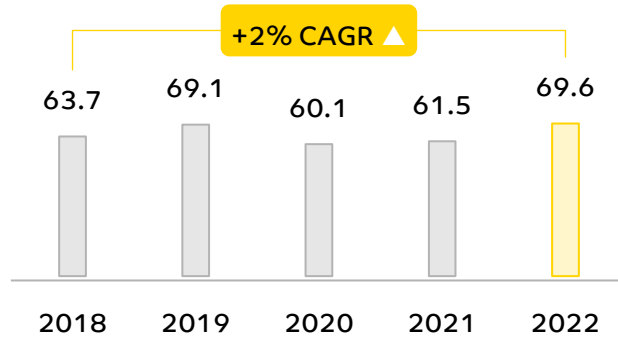
# Resilient asset quality, adequate capital and liquidity position to accelerate growth and returns



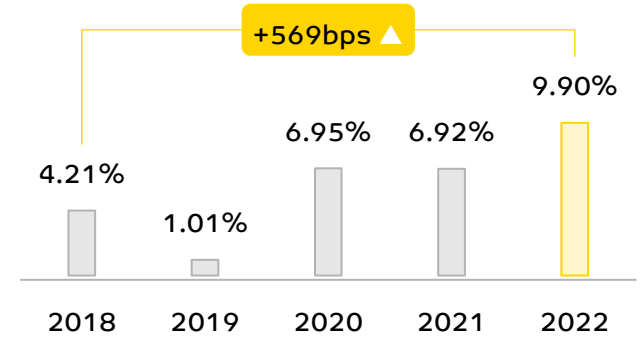
Loans & Advances



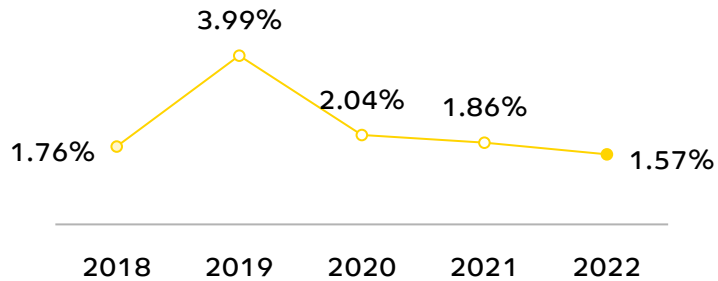
Deposits



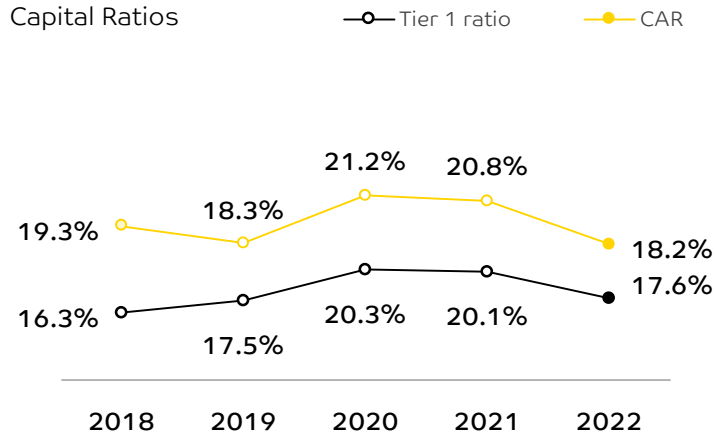
RoTE



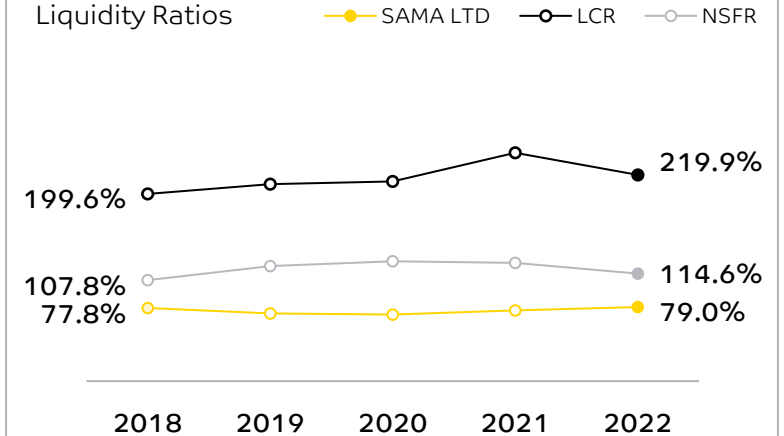
NPL Ratio



Capital Ratios



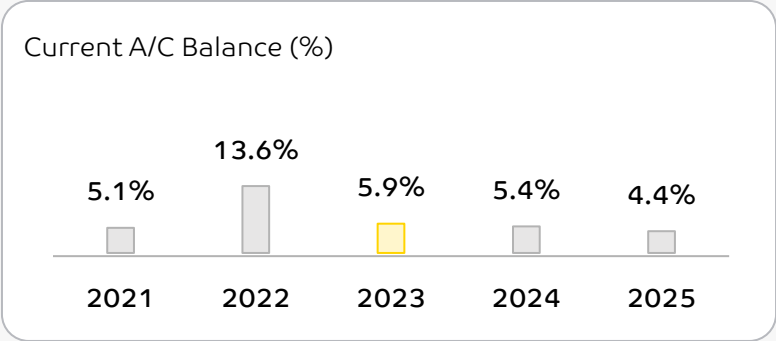
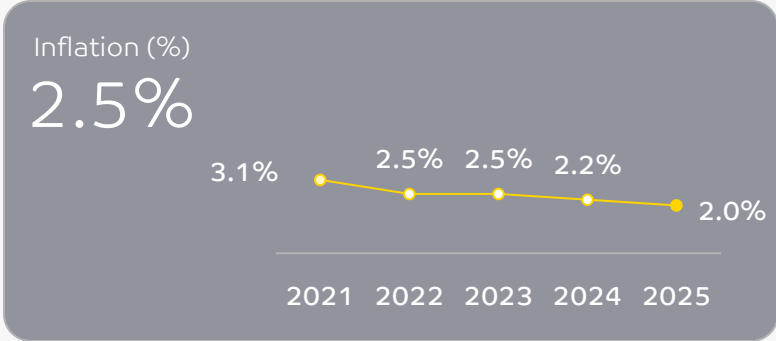
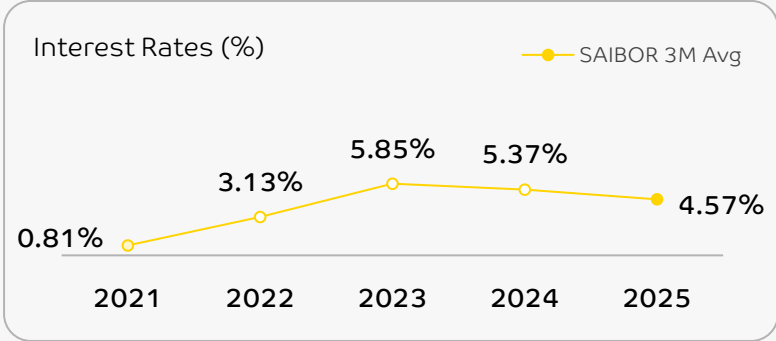
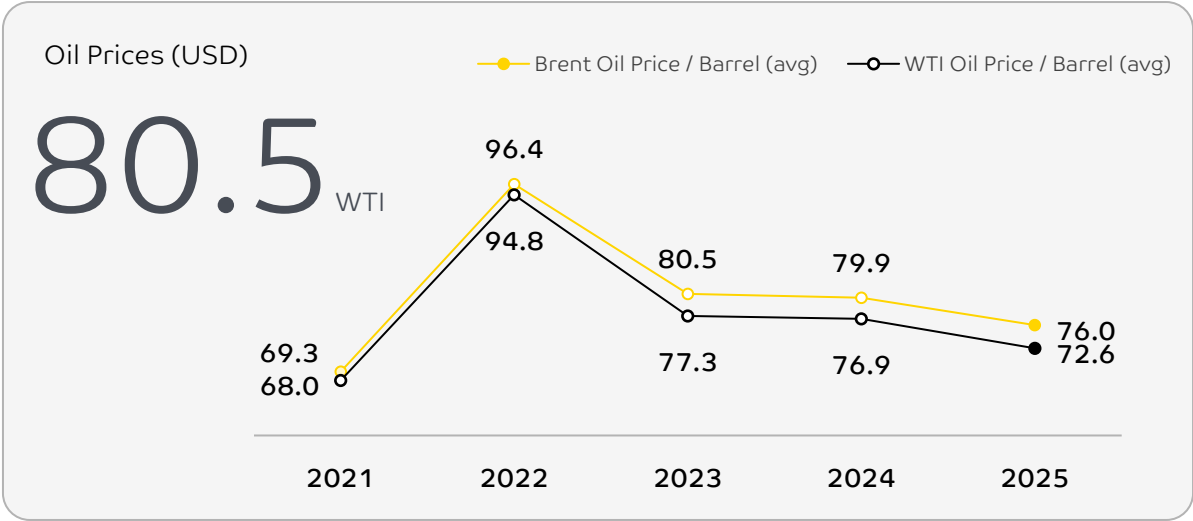
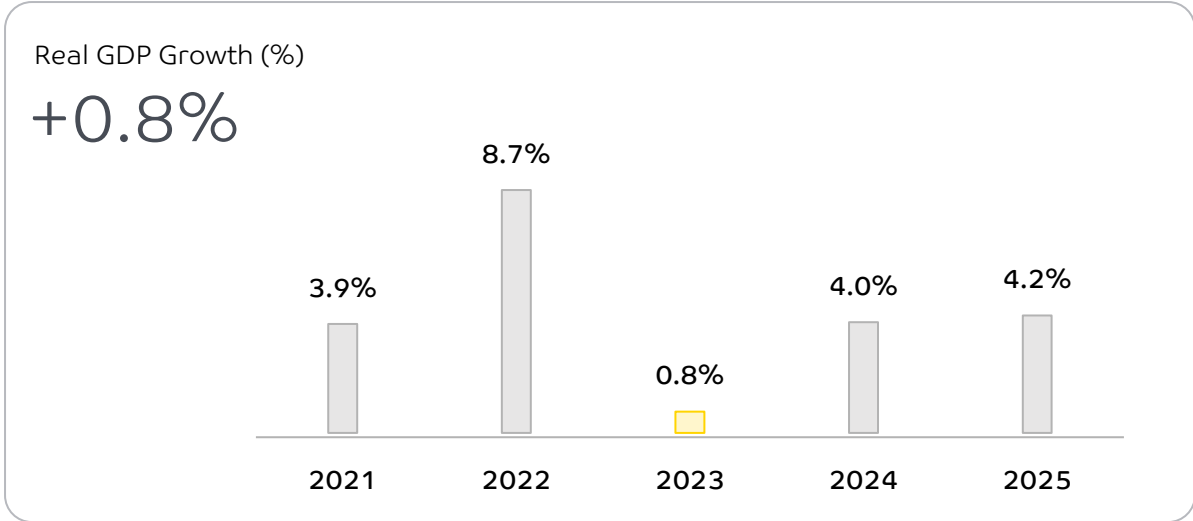
Liquidity Ratios



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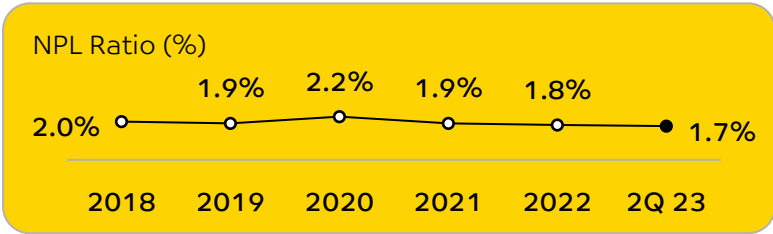
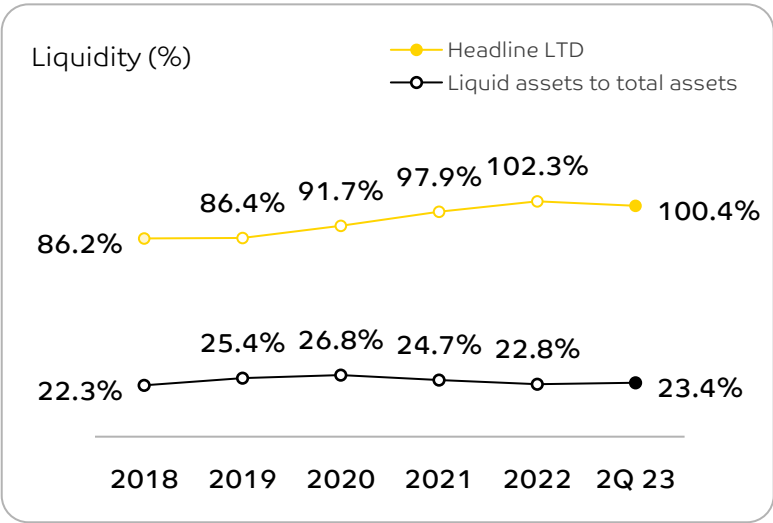
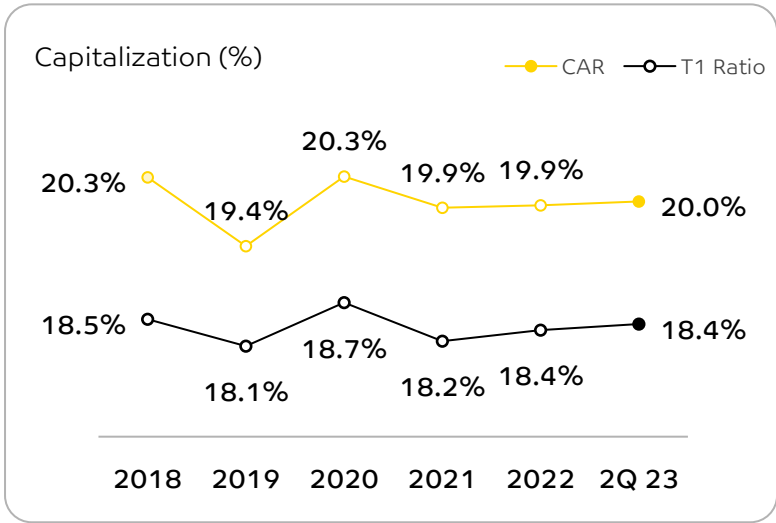
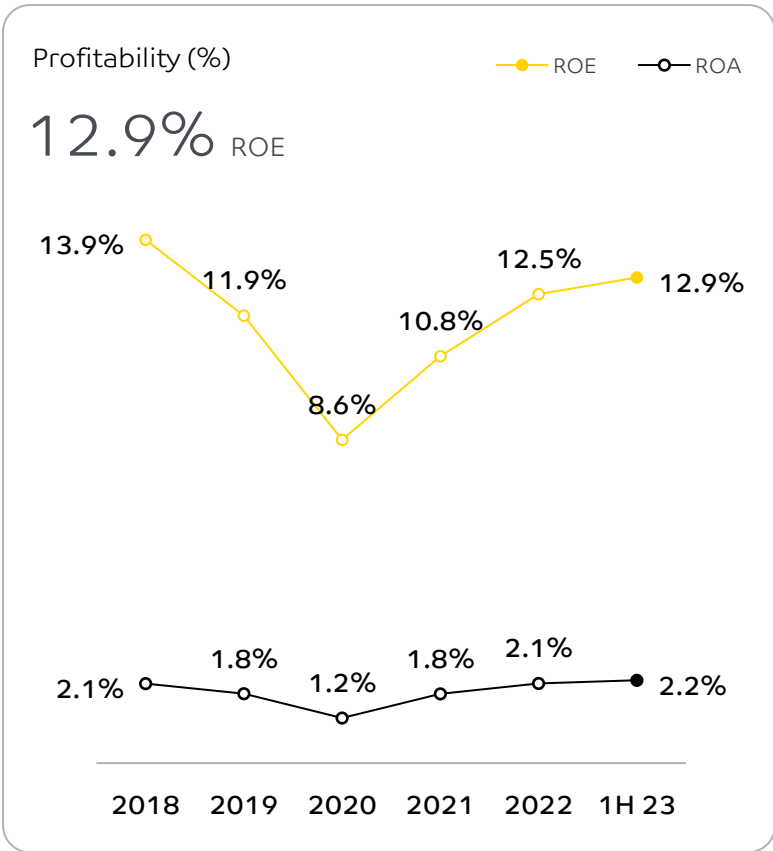
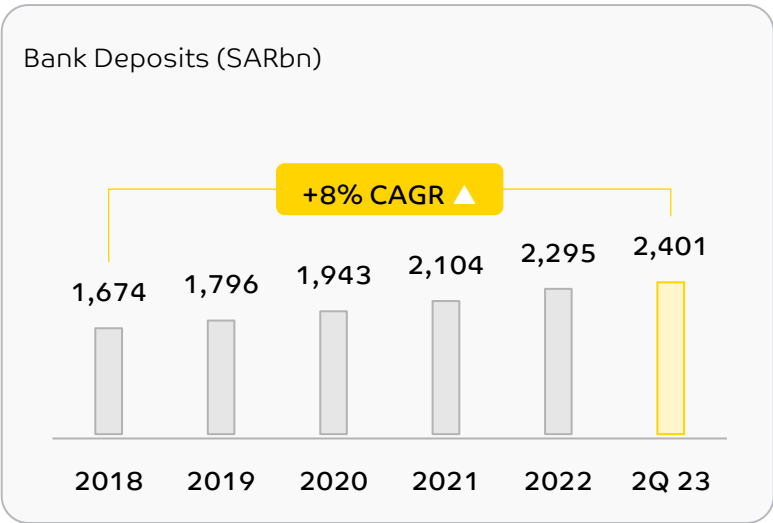
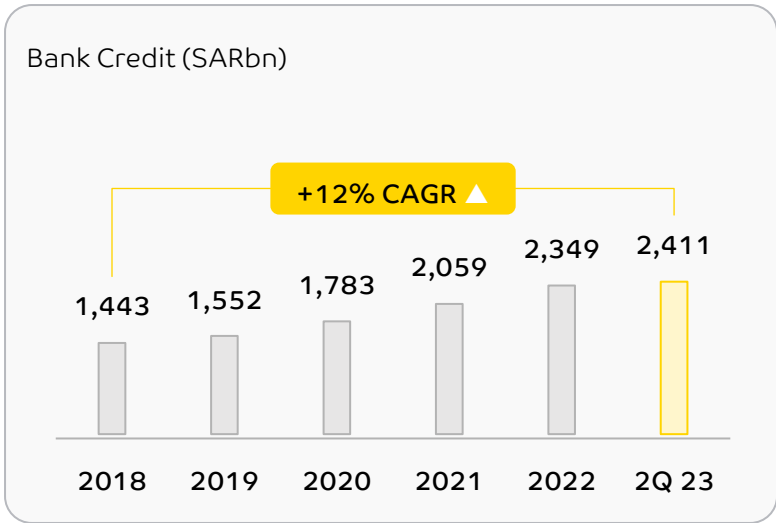
# Operating Environment

# The Saudi Economy is healthy, though 2023 GDP growth impacted by oil production cuts





# The Saudi Banking sector is profitable and showing solid growth momentum, though liquidity is tighter amidst higher rate environment



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# Strategy

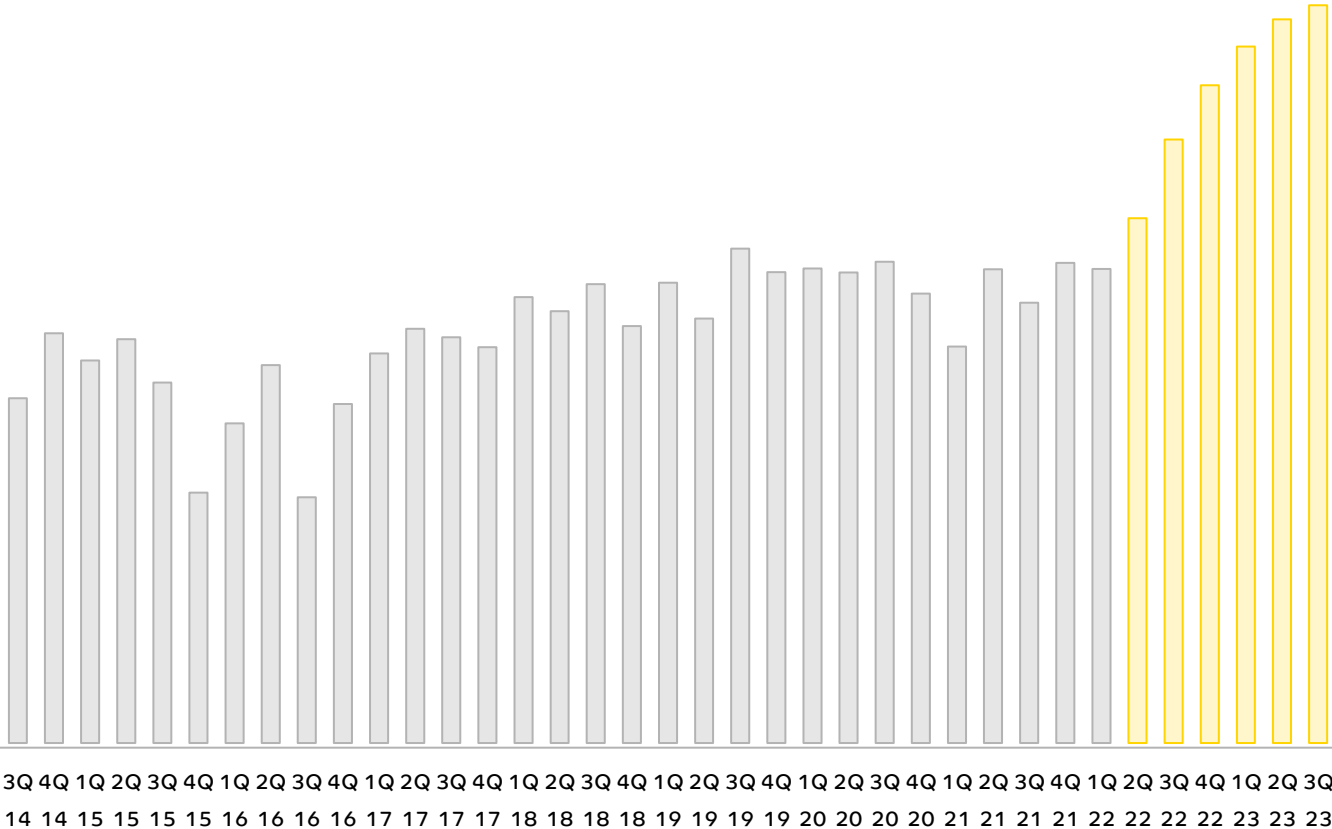


# SAIB has started to see real growth momentum, reaching Revenue of SAR1 bn in 3Q 2023



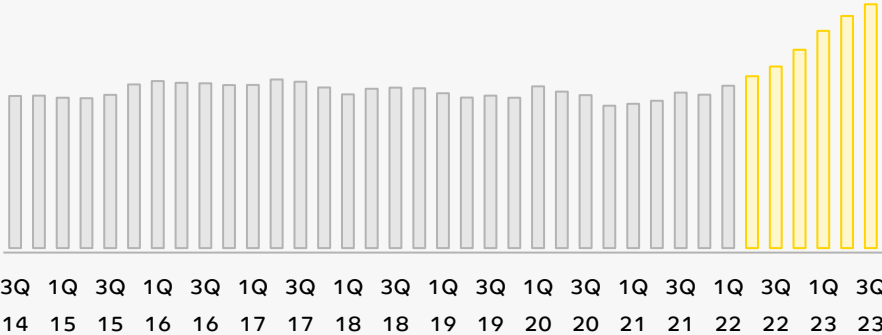
Revenue (3Q 2014 to 3Q 2023)

**SAR 1.0 bn**



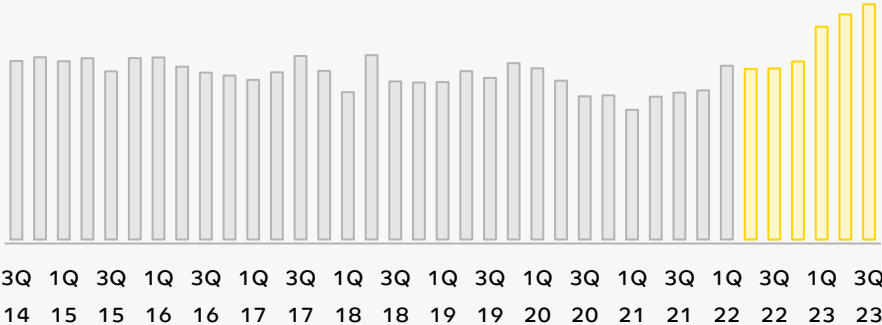
Net Loans (3Q 2014 to 3Q 2023)

**SAR 80 bn**

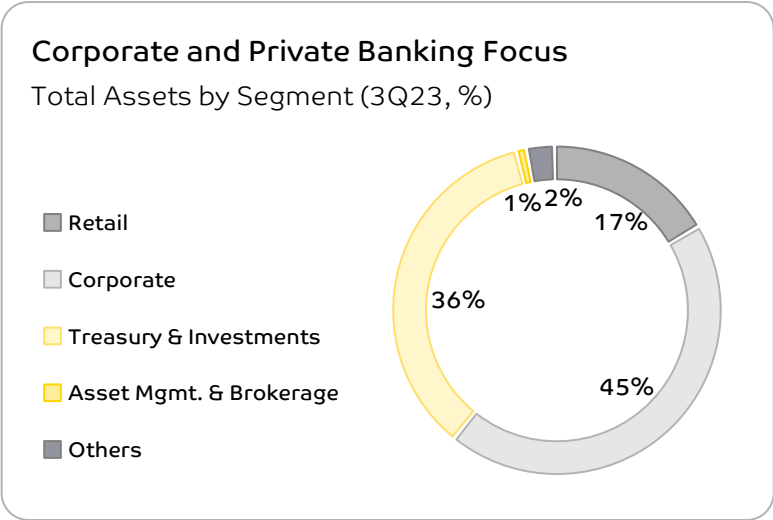
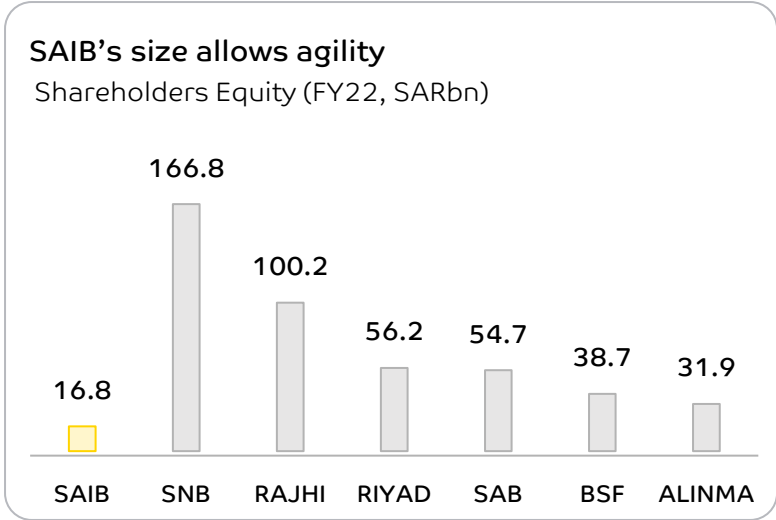


Total Deposits (3Q 2014 to 3Q 2023)

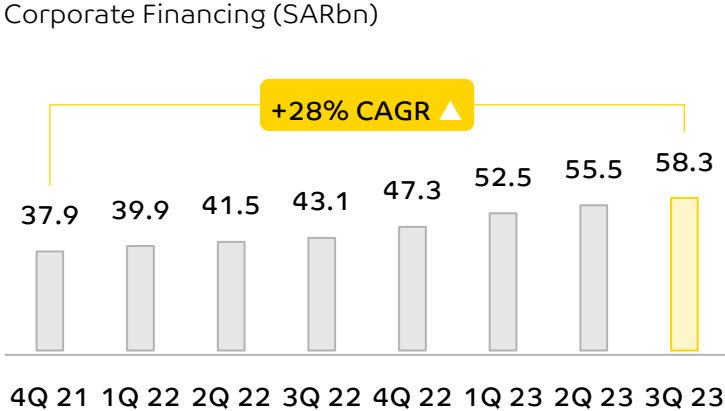
**SAR 85 bn**



# This is underpinned by the Bank’s strategy to build on its agility, culture of innovation and focus on corporate and HNW customer relationships...



### Corporate and HNW customers are in SAIB’s DNA



### Innovation is key to SAIB’s success

“Flexx” Transfer

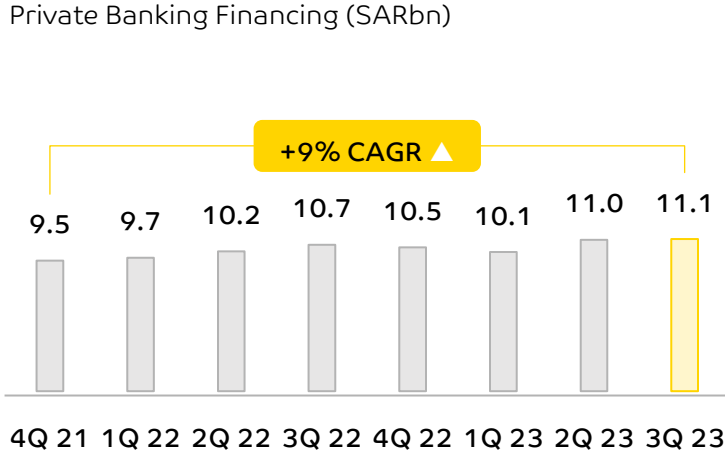
“100 Currency” Travelcard

### Deep Customer Relationships

13

Years

Mid-corporate average length of relationship



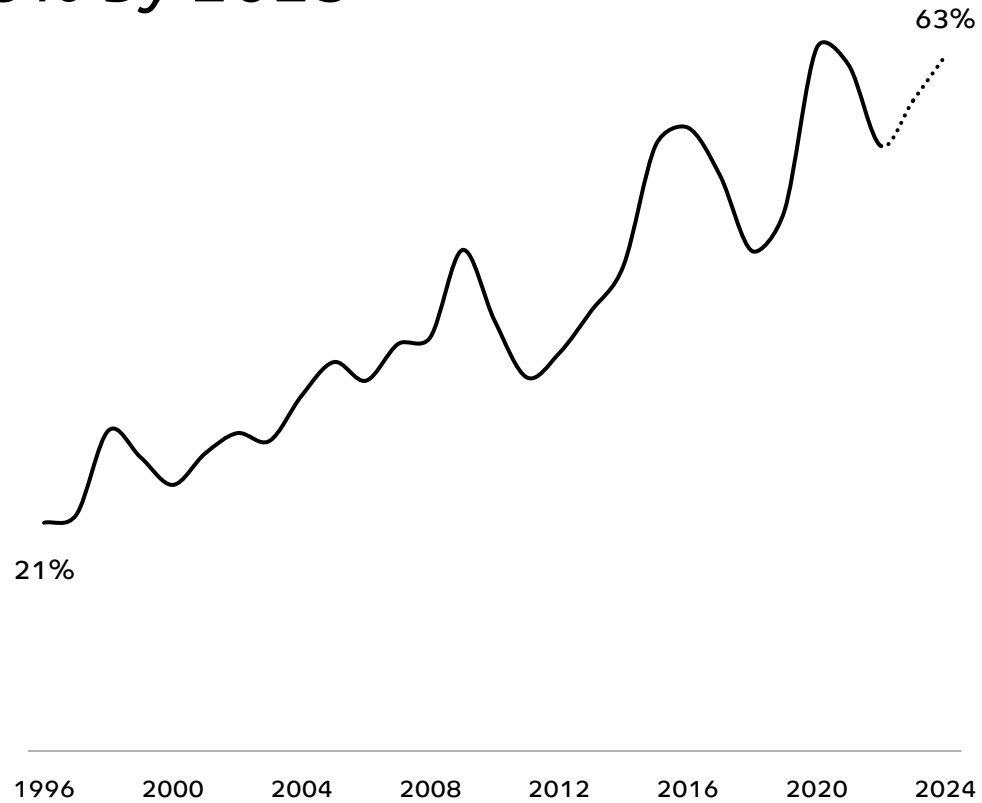


# ...and a real focus on building on market opportunities

Corporate banking is still underpenetrated in KSA with...

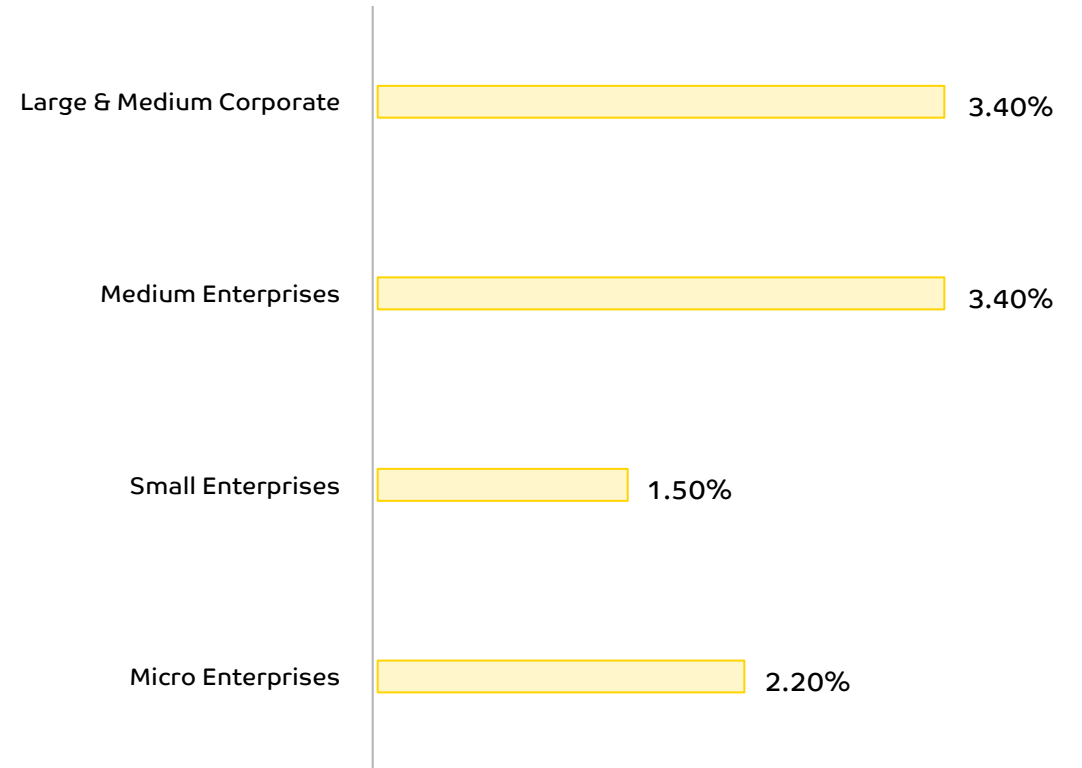
Saudi Arabia Credit to GDP

## 63% by 2025



...ample room to grow – SAIB market shares have upside from today

SAIB Market Share by Corporate Loans (FY22, %)

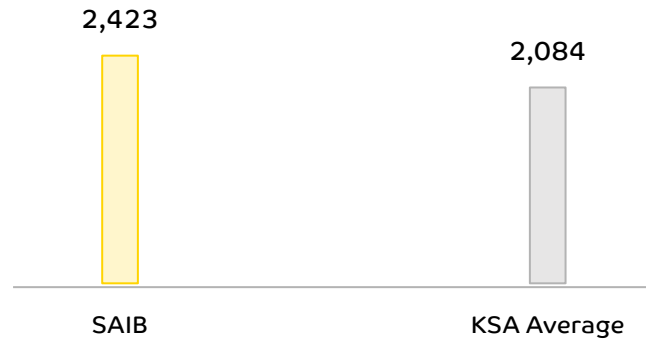




# We have identified key areas for improvement and are addressing them...

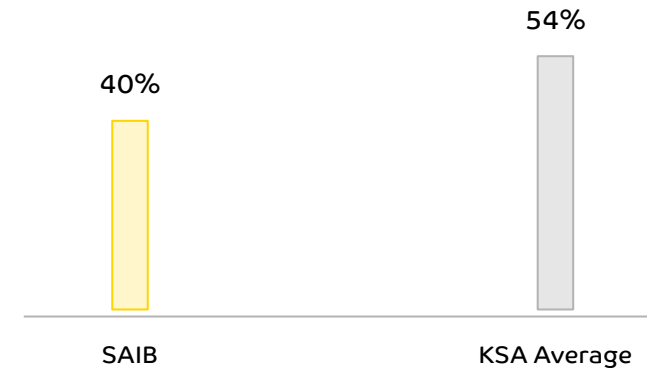
## Further Upside - Cost Efficiency from Digitization of Branches

Total assets per branch (2Q23, SARm)



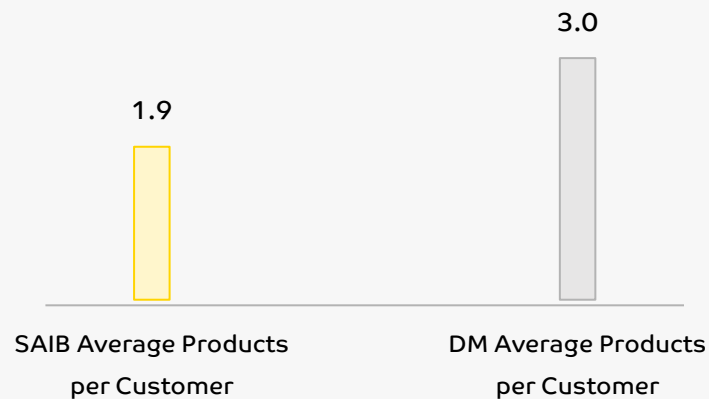
## Significant opportunity to improve the NIBD ratio

NIBD % of Total Deposits (2Q23, %)



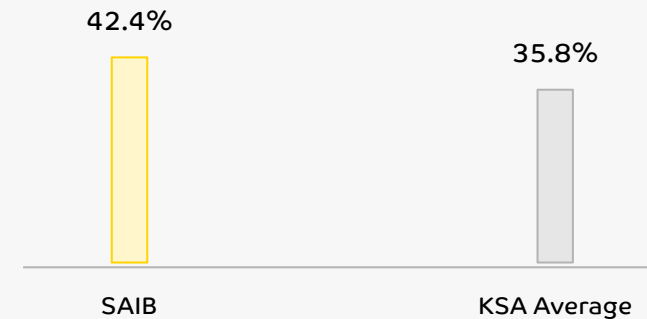
## Room for Improvement – product penetration vs. KSA average

Average Products per Customer (FY22)



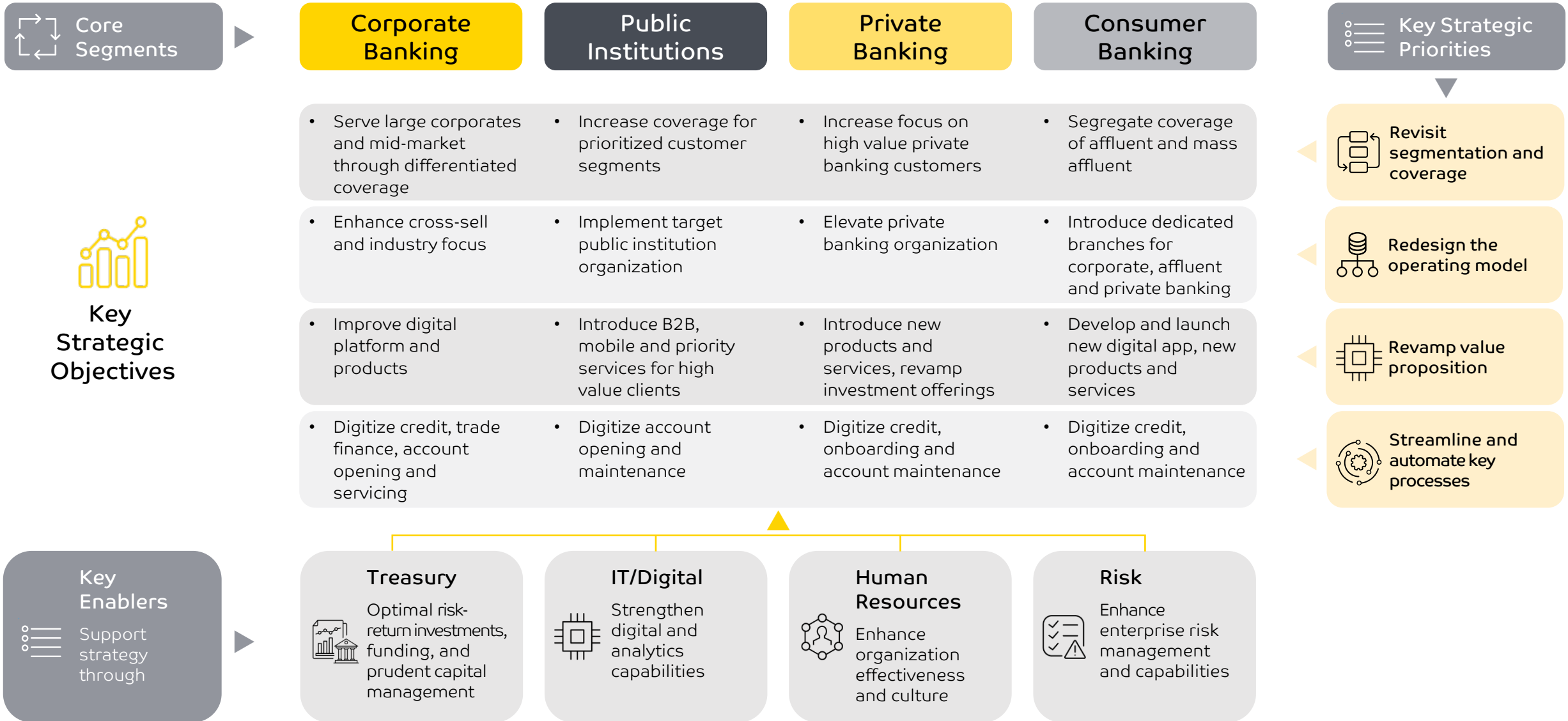
## SAIB deployment of new customer coverage and digital channels to improve CIR

Cost / Income Ratio (1H23, %)

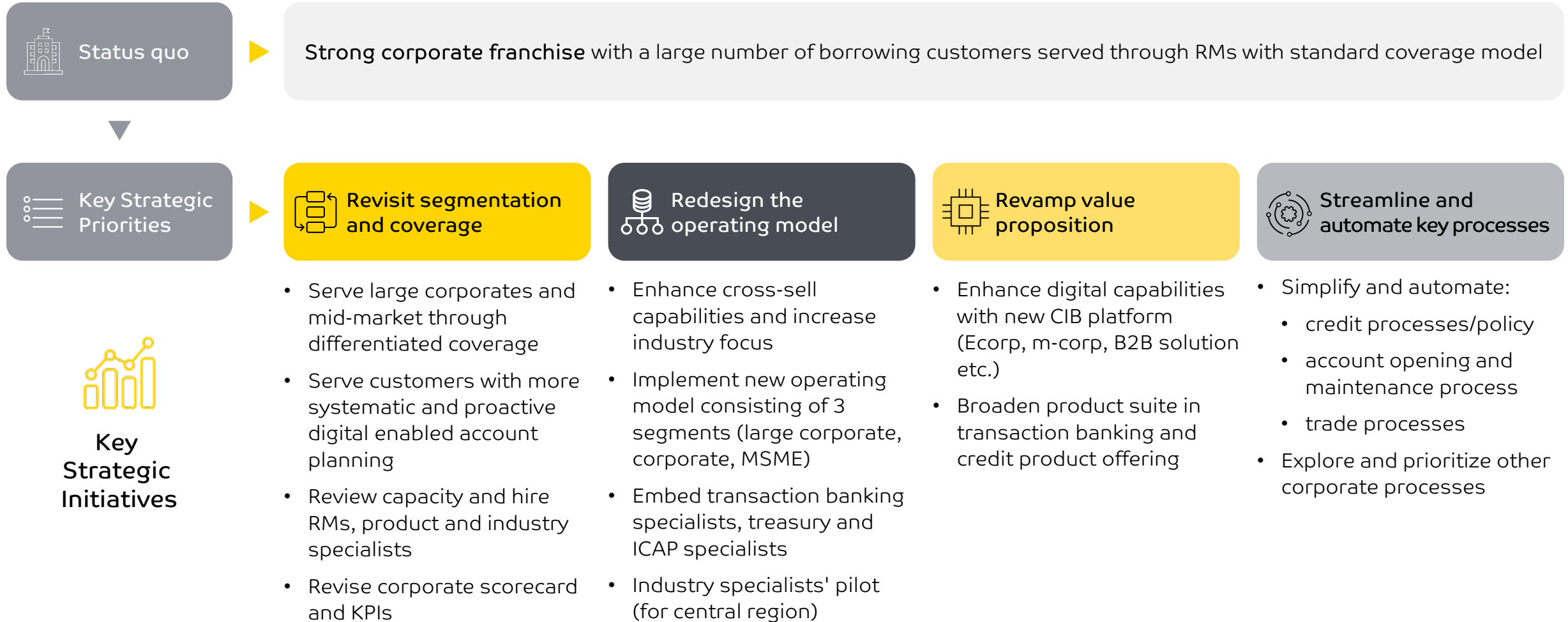




# Strategic priorities for out core segments and enablers

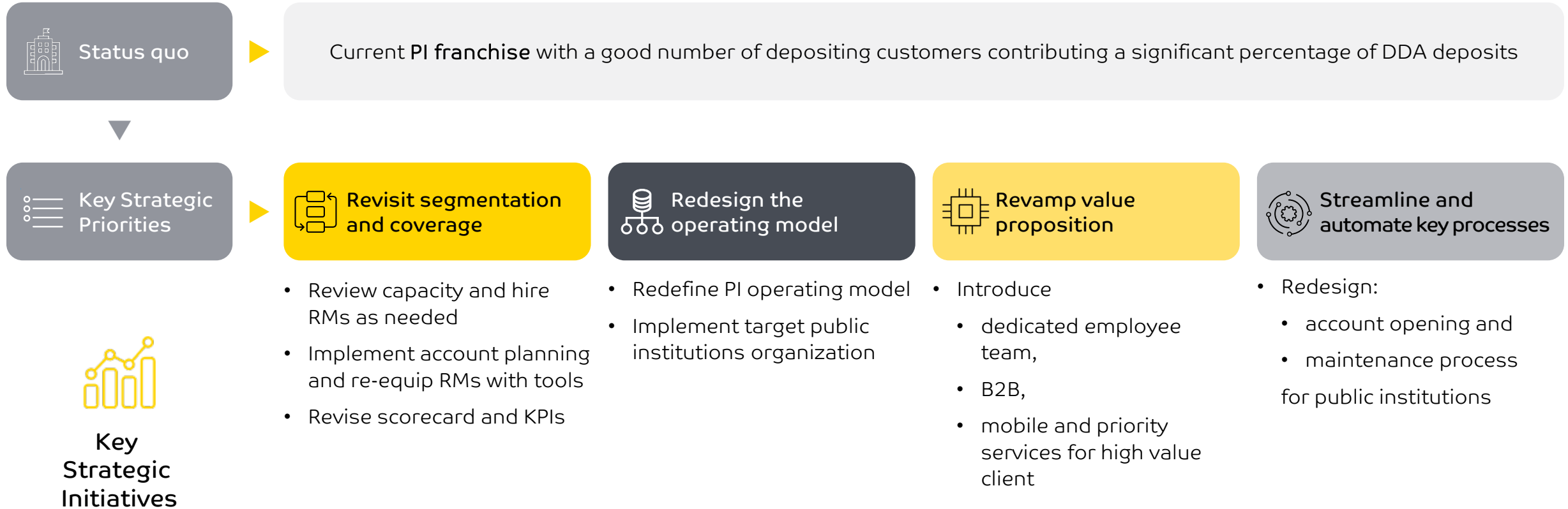


# Corporate Banking Strategy: Accelerate profitable growth

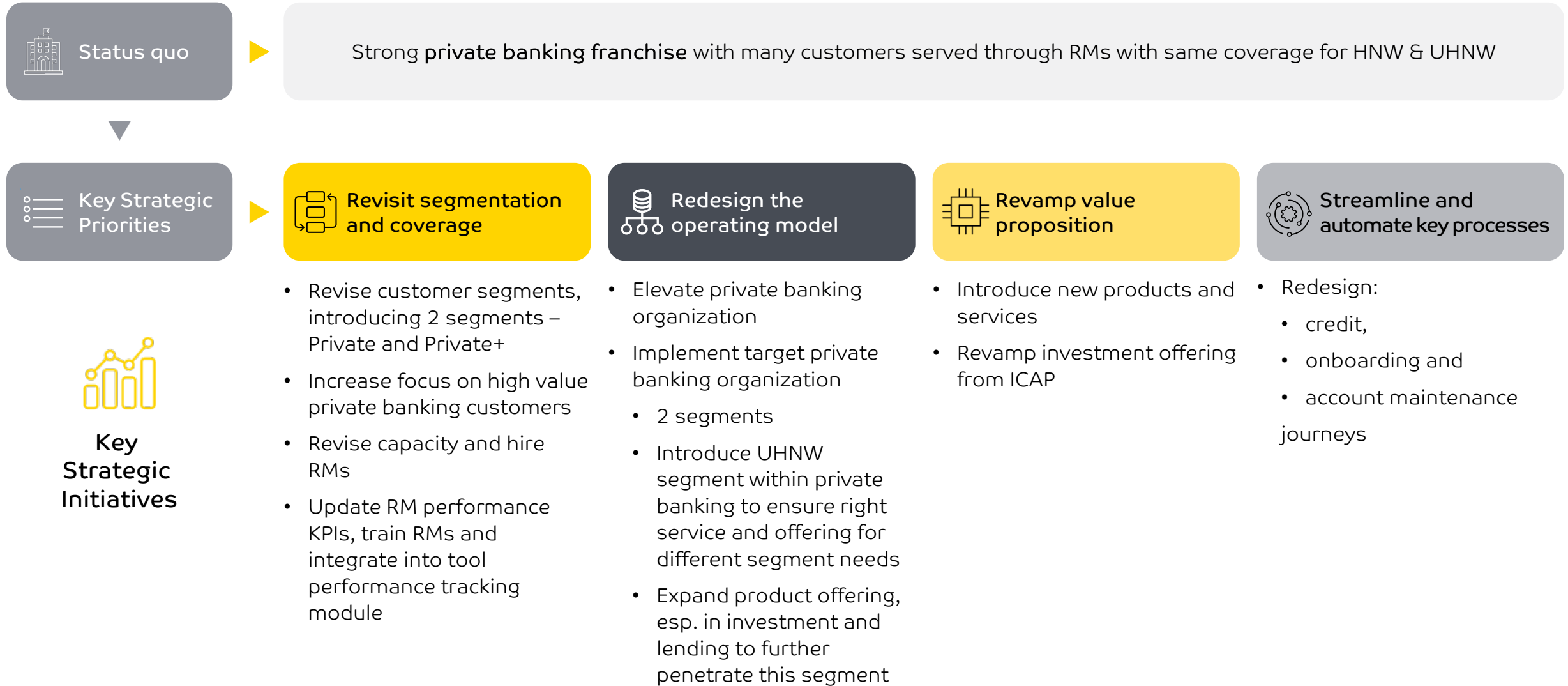




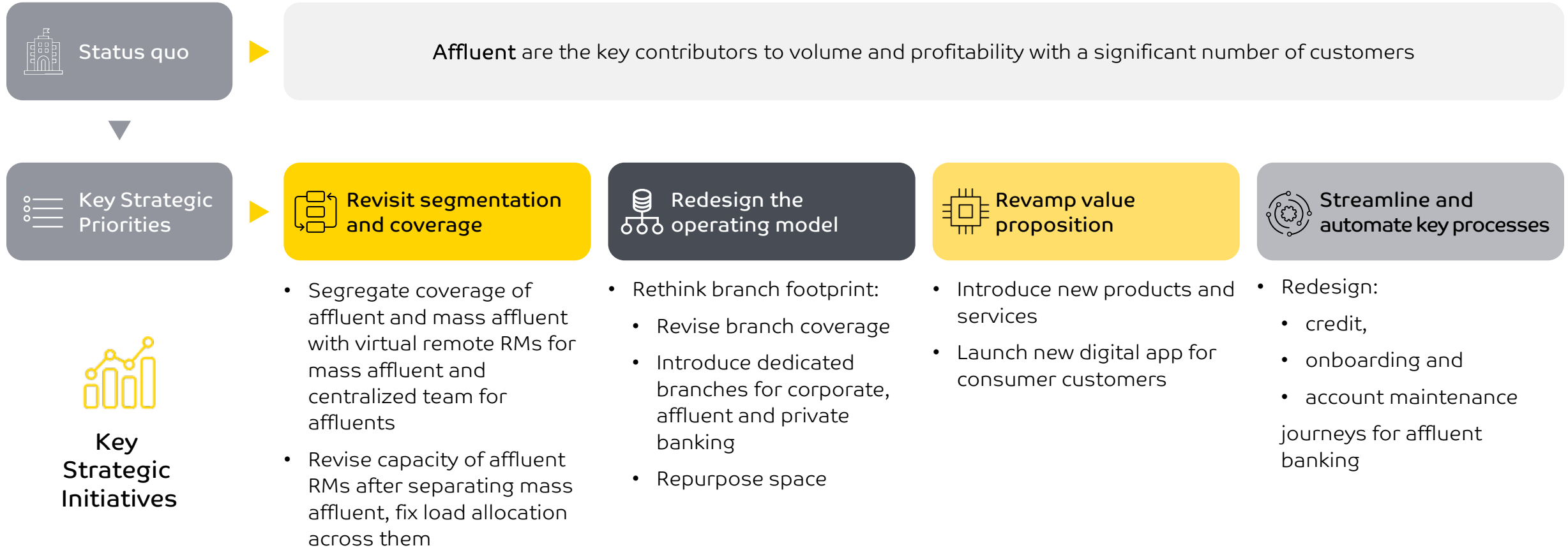
# Public Institutions Strategy: Increase penetration and grow DDA and fees

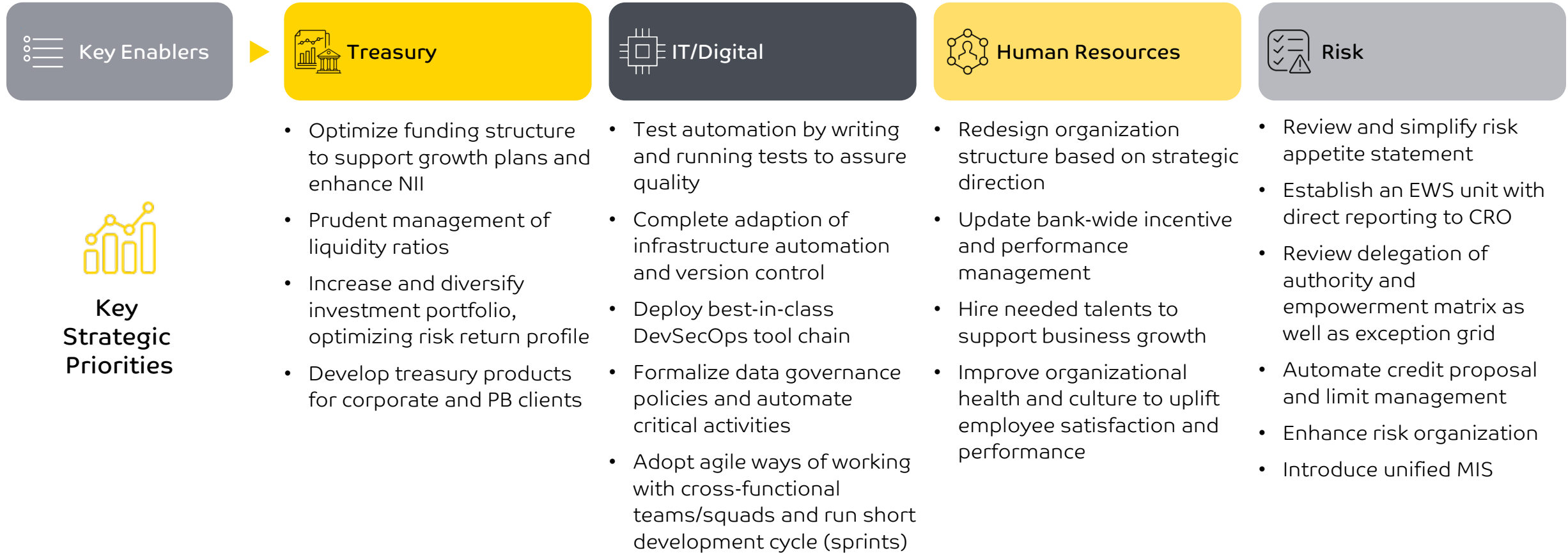


# Private Banking Strategy: Accelerate profitable growth



# Consumer Banking Strategy: Build differentiated value proposition



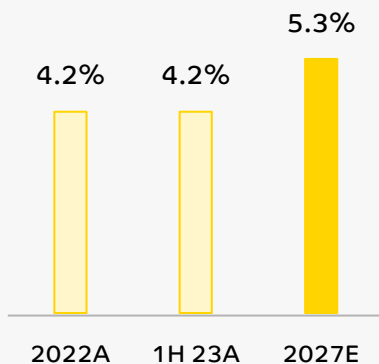


# We aim to grow market share, increase fee income and improve efficiency to drive higher ROTE



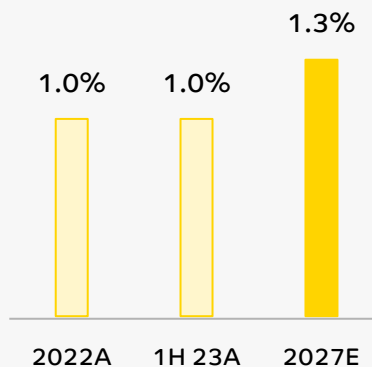
## Grow Market Share in Corporate Loans

Corporate KSA Market Share



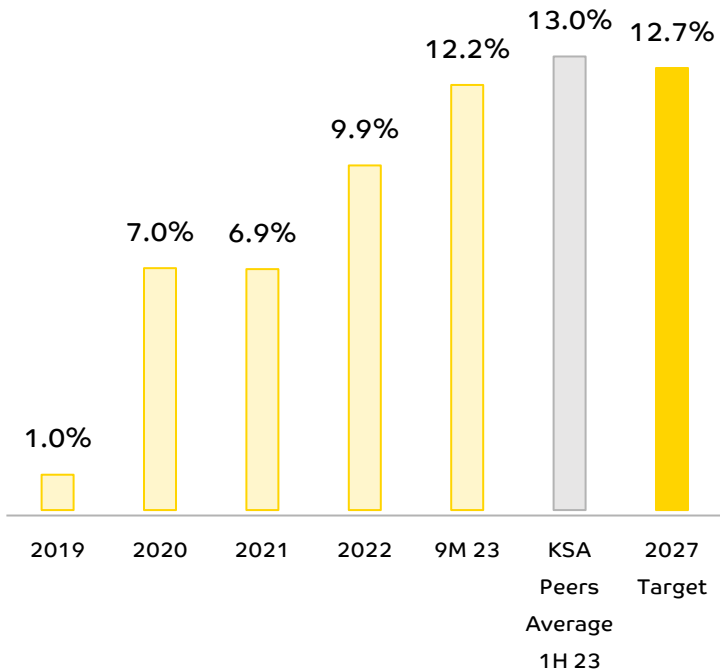
## Grow Market Share in Retail Loans

Retail KSA Market Share



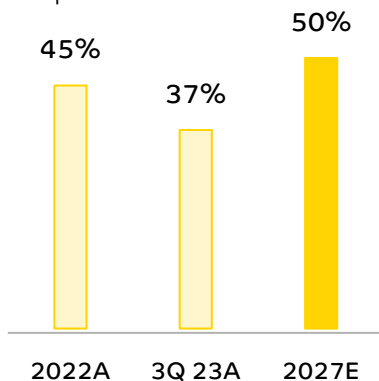
## SAIB has already started to close the gap towards KSA peers' return on equity

Return on Tangible Equity



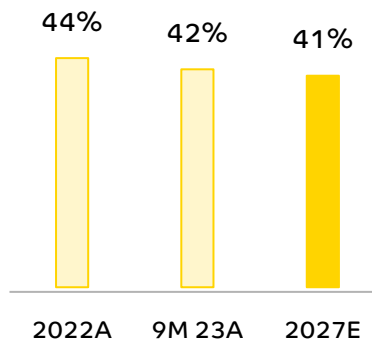
## Improve Funding Costs

NIBD Share of Deposits



## Improve Efficiency

Cost / Income Ratio



Return on Tangible Equity Target, 2027E

**12.7%**

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# Financial Performance

9M 2023



# SAIB is focused on delivering strong results across key performance indicators



		9M 2023	DRIVERS
Balance Sheet	LOANS & ADVANCES	SAR 80.2 <sub>bn</sub> +16% YTD	Strong growth in Corporate (+23%) and Private Banking (+6%) loans
	DEPOSITS	SAR 85.5 <sub>bn</sub> +23% YTD	Strong growth in IBDs (+41%) mainly from public institutions, while NIBDs were stable YTD; CASA ratio moderated -8.2ppts to 36.7%
Profitability	NET INTEREST MARGIN	3.07% +24bps YoY	NIM expansion YoY from higher benchmark rates, but 5bps contraction QoQ from shift in deposit mix
	COST TO INCOME RATIO	41.7% -2.9ppt YoY	Operating expenses rose 18% from spend on strategic initiatives, but positive jaws improve cost to income ratio
	RETURN ON TANGIBLE EQUITY	12.2% +1.5ppt YoY	ROTE improvement as net income growth YoY of 15% to SAR 1,314mn exceeds growth in tangible common equity (+4% YoY)
Asset Quality	COST OF RISK	0.43% +59bps YoY	Cost of risk remains low at 43bps, but rose YoY due to elevated recoveries in the prior year
	NPL RATIO	1.48% -9bps YTD	NPL ratio on improving trend from benign credit environment
	NPL COVERAGE RATIO	169.1% +6.1ppt YTD	Improved stage 3 and overall coverage as additional provisions were made for certain corporate NPL exposures
Capital & Liquidity	TIER 1 RATIO	18.6% +1.0ppt YTD	Capitalization improvement mainly driven by RWA decline following new SAMA regulations which allow share collaterals as RWA reductions
	SAMA LTD RATIO	74.4% -4.5ppt YTD	Improvement driven by strong deposit growth YTD.



# Growth momentum sustained in 9M 2023 demonstrating solid progress

Loans

+16% YTD

SAR 80.2 bn ▲

Deposits

+23% YTD

SAR 85.5 bn ▲

9M 2023 Operating Income

+26% YoY

SAR 2,954 mn ▲

9M 2023 Net Income

+14% YoY

SAR 1,314 mn ▲

Loan growth of 16% YTD driven by corporate segment while deposits grew 23% YTD on higher time deposits

Double digit growth in operating income underpinned by 19% YTD growth in assets and higher profit margins

Maintained cost discipline with cost to income ratio declining to 41.7%

Return on tangible equity at 12.2%, maintains an upwards trajectory

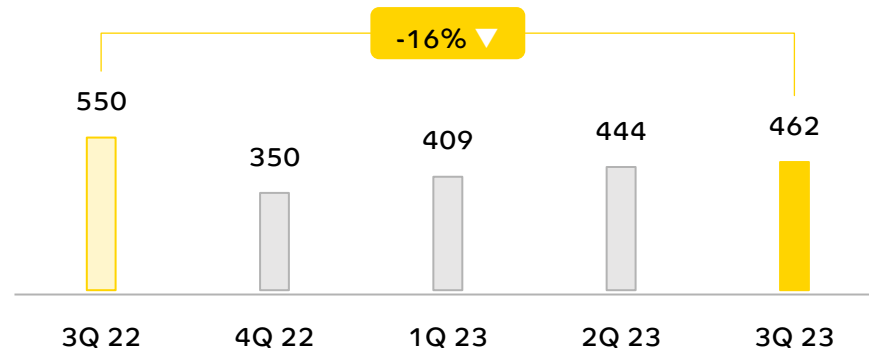
Asset quality continued to improve with NPL ratio declining by 9bps to 1.48% with NPL coverage ratio at 169%

Strong capital ratios with T1 ratio at 18.6%

Solid liquidity position with LCR of 202% and SAMA LTD at 74.4%

Net Income (SARmn)

SAR 462 mn



9M 2023 RoTE

+151 bps YoY

12.2% ▲

3Q 2023 NPL

-9 bps YTD

1.48% ▼

3Q 2023 T1 Ratio

+1.0 ppt YTD

18.6% ▲

3Q 2023 LCR

-18.3 ppt YTD

201.6% ▼





# Growth across assets, funded largely by increase in deposits

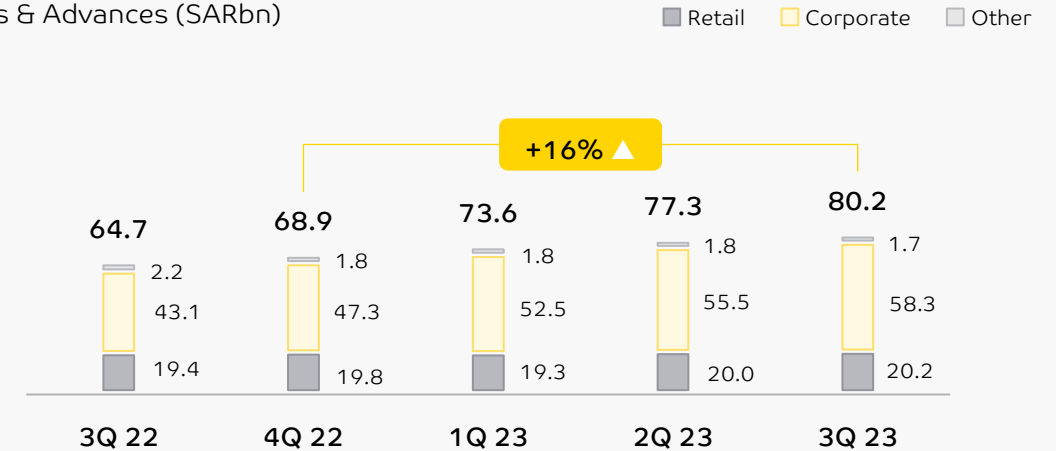
**Total assets increased by 19% YTD** as loans grew 16% and investments rose 16%, further supported by increase in SAMA and bank placements

**Total liabilities increased 23% YTD**, mainly driven by growth in deposits of 23% YTD

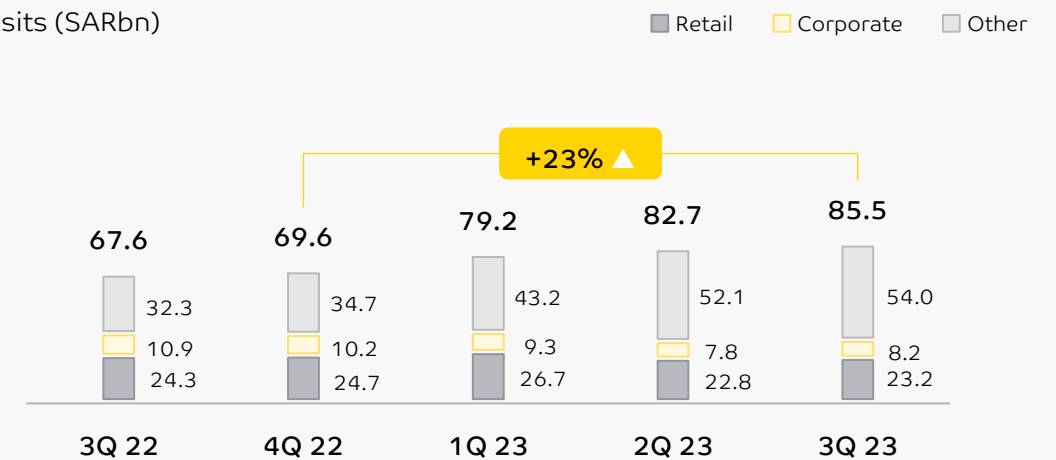
**Total equity was stable YTD** as solid retained earnings generation was offset by reduction (net of repayment and issuance) in Tier 1 sukuk and payment of 2022 final and 2023 interim dividends

SAR Million	3Q 2023	2Q 2023	Δ	4Q 2022	Δ
Cash and balances with SAMA	<b>9,739</b>	8,149	+20%	6,401	+52%
Due from banks and financial Institutions, net	<b>2,486</b>	2,179	+14%	1,305	+91%
Investments, net	<b>32,754</b>	31,707	+3%	28,180	+16%
Loans and advances, net	<b>80,201</b>	77,305	+4%	68,883	+16%
Other assets, net	<b>4,646</b>	4,255	+9%	4,302	+8%
<b>Total assets</b>	<b>129,826</b>	123,595	+5%	109,071	+19%
Due to banks and other financial institutions, net	<b>25,885</b>	22,287	+16%	20,892	+24%
Customers' deposits	<b>85,455</b>	82,664	+3%	69,579	+23%
Other liabilities	<b>1,948</b>	1,949	+0%	1,810	+8%
<b>Total liabilities</b>	<b>113,288</b>	106,900	+6%	92,281	+23%
Share capital	<b>10,000</b>	10,000	+0%	10,000	+0%
Retained earnings	<b>1,771</b>	1,725	+3%	957	+85%
Other reserves	<b>2,053</b>	2,255	-9%	2,618	-22%
Shareholders' equity	<b>13,824</b>	13,980	-1%	13,575	+2%
Tier 1 sukuk	<b>2,715</b>	2,715	+0%	3,215	-16%
<b>Total equity</b>	<b>16,539</b>	16,695	-1%	16,790	-1%

Loans & Advances (SARbn)



Deposits (SARbn)





# Loan growth continues to gain momentum driven by corporate lending

**16% YTD growth in loans** driven by 23% increase in corporate lending

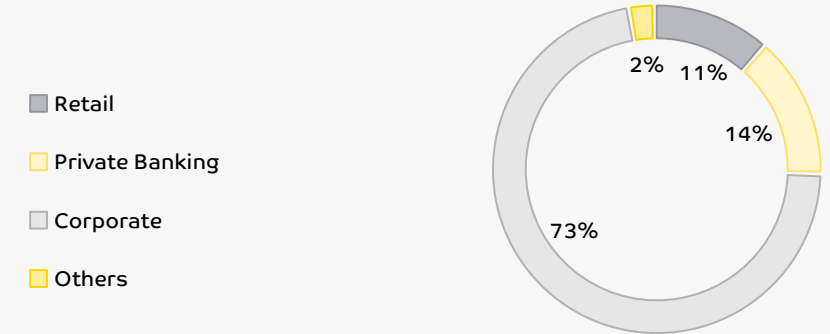
Active participation in syndicated loan market for infrastructure projects, well supported by demand from other key sectors such as commerce, financial institutions, building & construction and services

Retail lending grew 2% YTD as consumer loans declined 4% YTD, partially offset by an increase of 6% in private banking lending

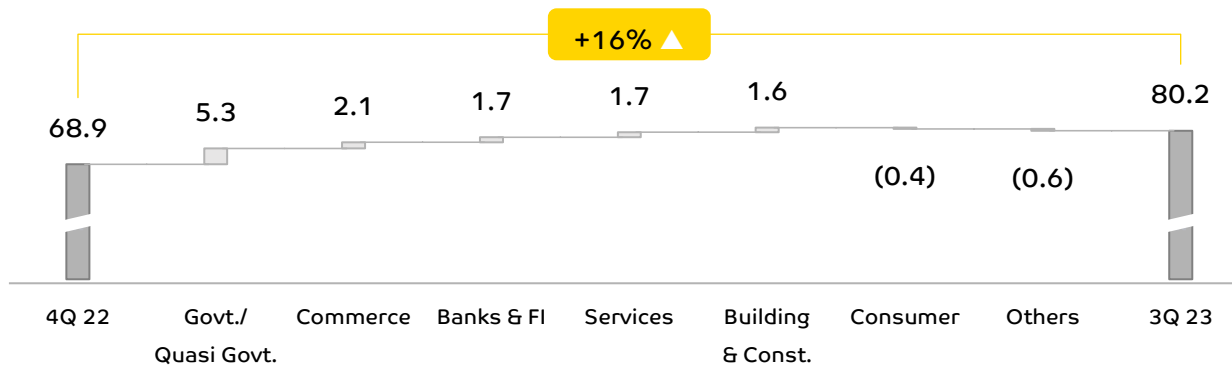
**+4%** Loans QoQ

**+16%** Loans YTD

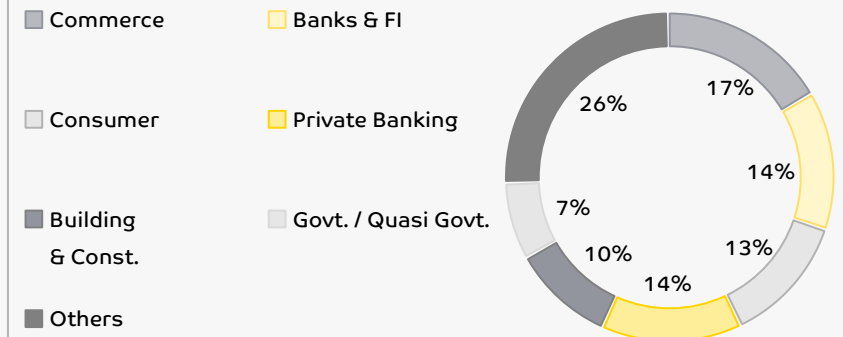
Loans & Advances by segment (%)



Loans & Advances Movement YTD (SAR bn)



Loans & Advances by economic activity (%)





# Investments grew 16% YTD driven by debt securities

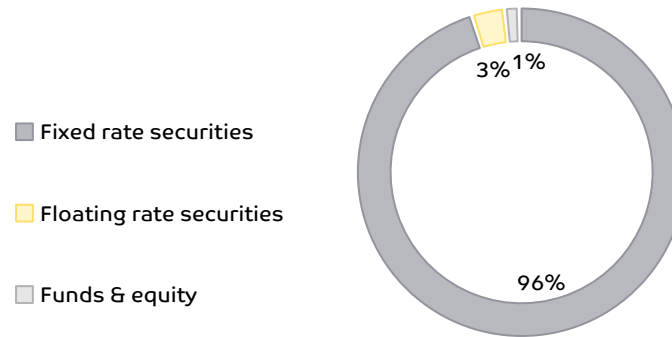
96% of investments were fixed rate debt securities as of 9M 2023

61% of investments were accounted for at fair value through other comprehensive income and 38% at amortized cost

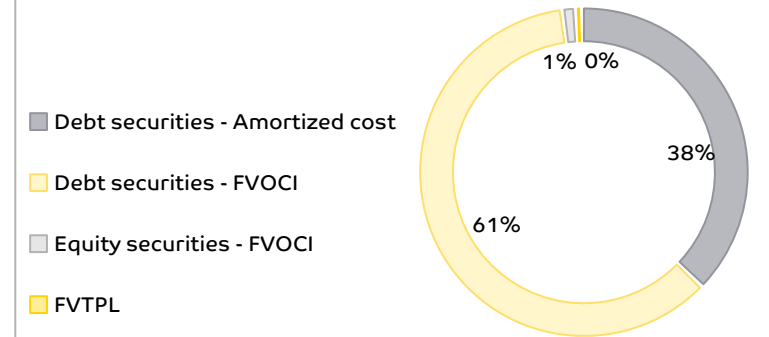
High-grade investment portfolio with 60% of investment securities issued by government, 26% by banks and other financial institutions

Increase in investments during 9M 2023 was mainly driven by new securities to lock-in and benefit from high rate environment (mainly in fixed-rate debt securities issued by international financial institutions)

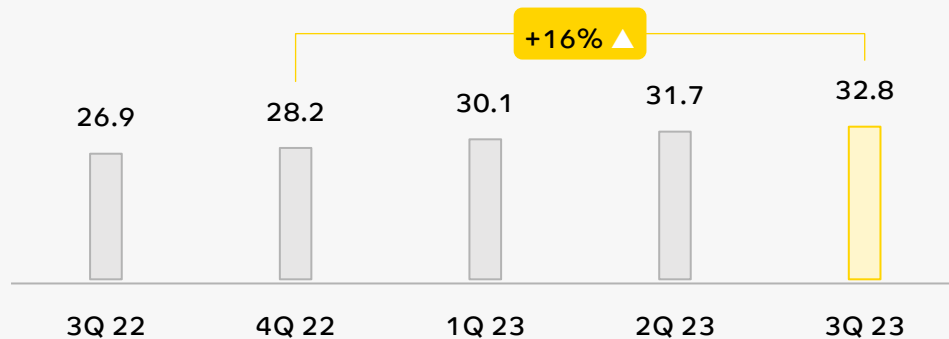
Investments, Gross by type (%)



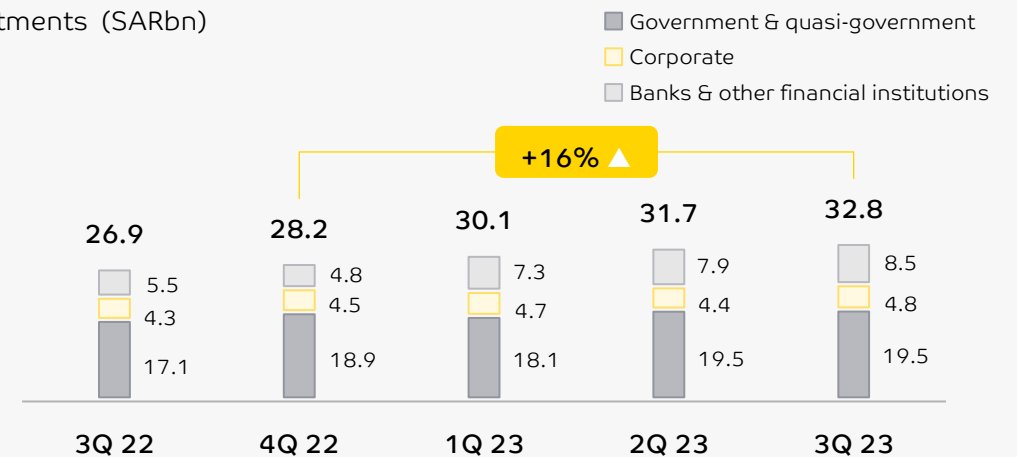
Investments by accounting classification (%)



Investments (SARbn)



Investments (SARbn)





# Customer deposits increased 23% driven by IBDs

Deposits grew 23% YTD during 9M 2023 mainly driven by increase in interest-bearing deposits

IBDs rose 41% YTD from large inflows to time deposits amid higher interest rate environment

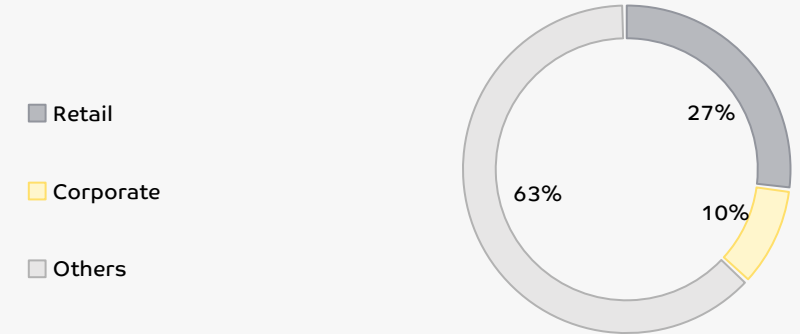
NIBDs were stable YTD

Retail and Corporate deposits declined by 6% and 19% respectively; Treasury and Investment deposits grew 56% due to inflow from public institutions

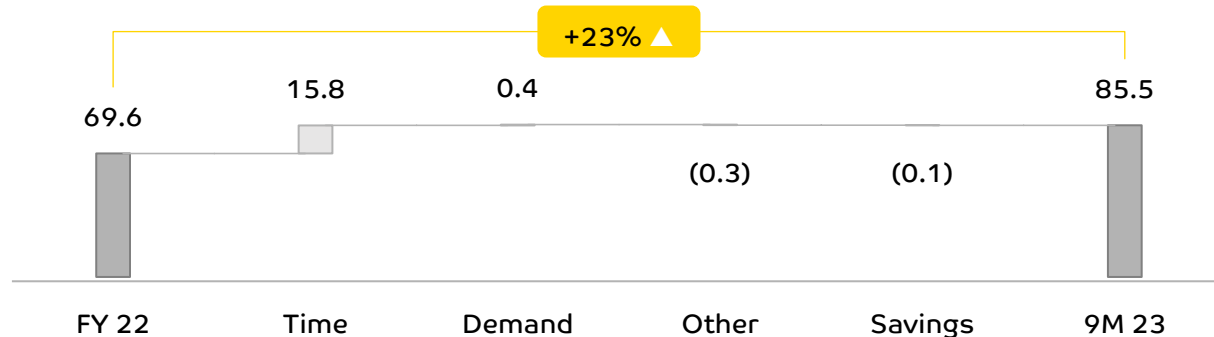
**+23%** Deposits YTD ▲

**+3%** Deposits QoQ ▲

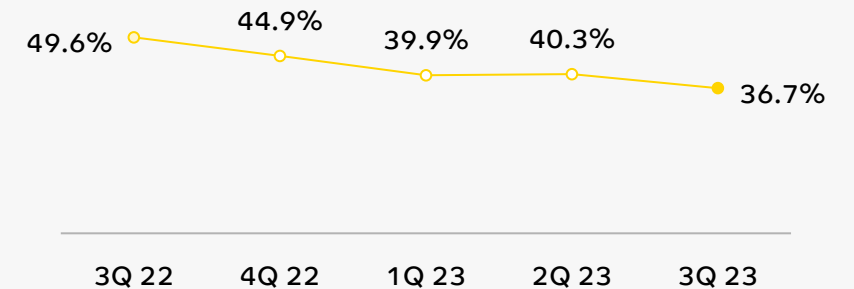
Deposits by segment (%)



Deposits Movement YTD (SAR bn)



NIBD % of total



# 14% growth in 9M 2023 earnings driven by NCSI growth moderated by lower recoveries

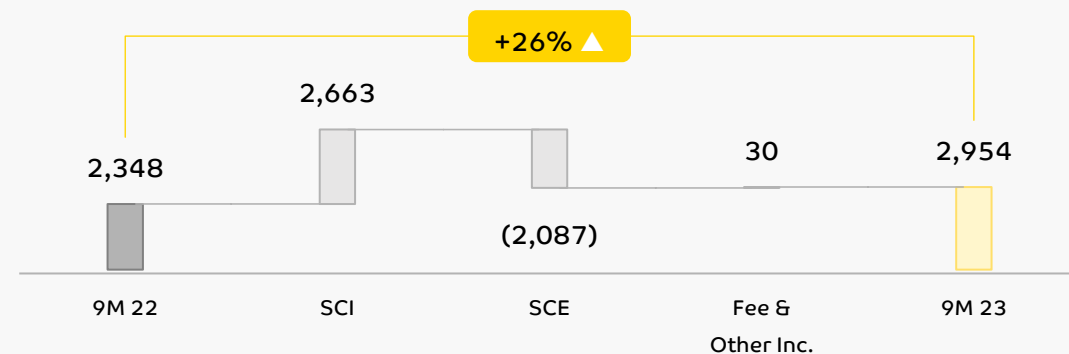


Net income increased 14% YoY in 9M 2023 driven by strong growth of 26% in operating income, partially offset by an increase of 18% in operating expenses and a rise in impairment charges from elevated recoveries in the prior year

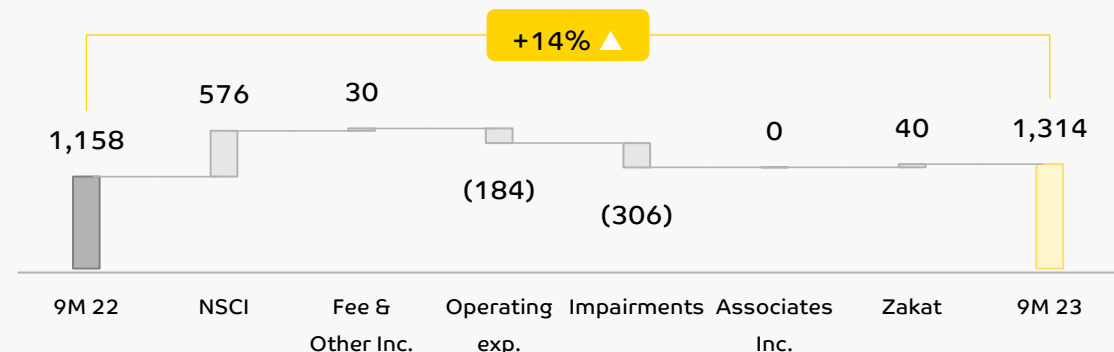
Net income during 3Q 2023 declined 16% YoY despite 17% income growth due to elevated recoveries in 3Q 2022, while it increased by 4% QoQ

SAR Million	3Q 2023	3Q 2022	Δ	9M 2023	9M 2022	Δ
Net special commission income	887	758	+17%	2,592	2,017	+29%
Fee and other income	118	100	+17%	362	331	+9%
<b>Total operating income</b>	<b>1,005</b>	858	+17%	<b>2,954</b>	2,348	+26%
Operating expenses before impairments	(405)	(364)	+11%	(1,232)	(1,048)	+18%
Provisions for credit and other losses	(87)	149	-159%	(248)	58	-531%
<b>Net Operating Income</b>	<b>512</b>	643	-20%	<b>1,473</b>	1,357	+9%
Share in earnings of associates	24	28	-12%	55	55	+1%
<b>Income before provisions for Zakat</b>	<b>537</b>	671	-20%	<b>1,528</b>	1,412	+8%
Provisions for Zakat	(75)	(121)	-38%	(214)	(254)	-16%
<b>Net Income attributed to equity holders</b>	<b>462</b>	550	-16%	<b>1,314</b>	1,158	+14%
Earnings per share	0.45	0.53	-16%	1.21	1.10	+11%
Net interest margin	2.98%	3.05%	-7bps	3.07%	2.83%	+24bps
Cost to income ratio	40.3%	42.4%	-2.1ppt	41.7%	44.7%	-2.9ppt
Cost of risk	0.43%	-0.95%	+139bps	0.43%	-0.16%	+59bps
Return on tangible common equity	13.3%	16.4%	-3.1ppt	12.2%	10.7%	+1.5ppt

Total Operating Income Movement YoY (SARmn)



Net Income Movement YoY (SARmn)



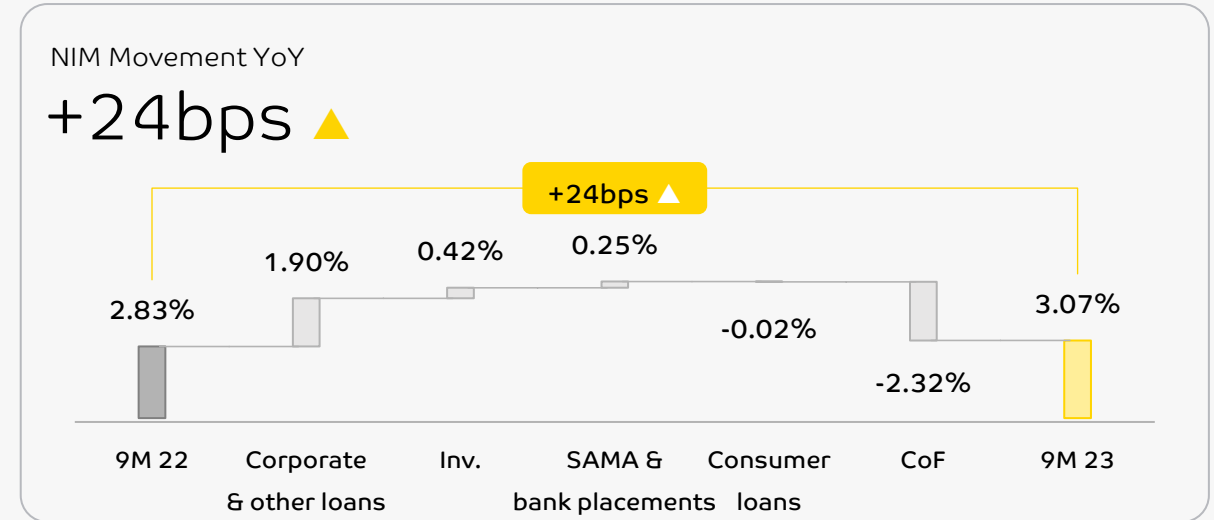
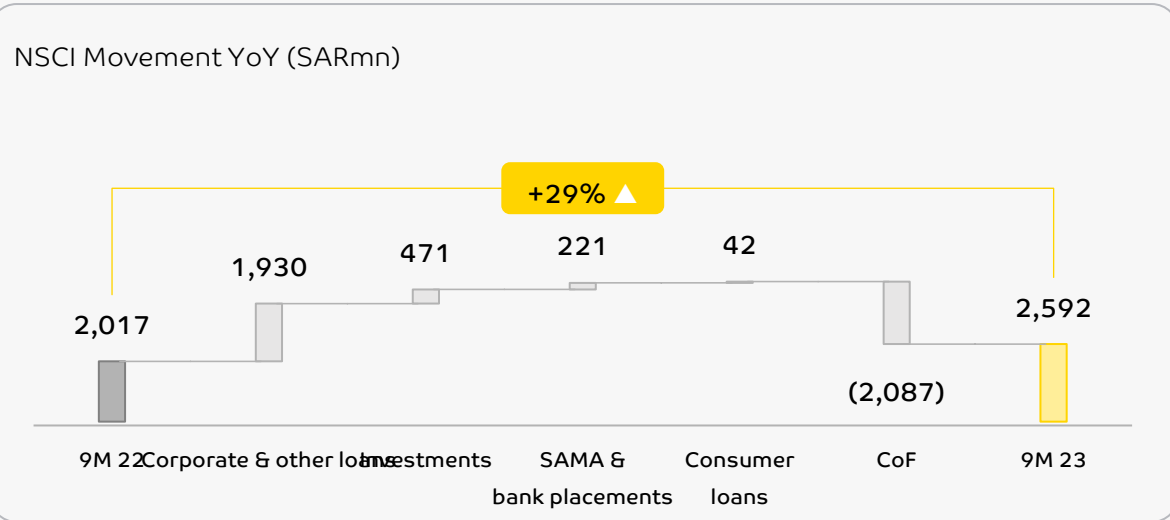
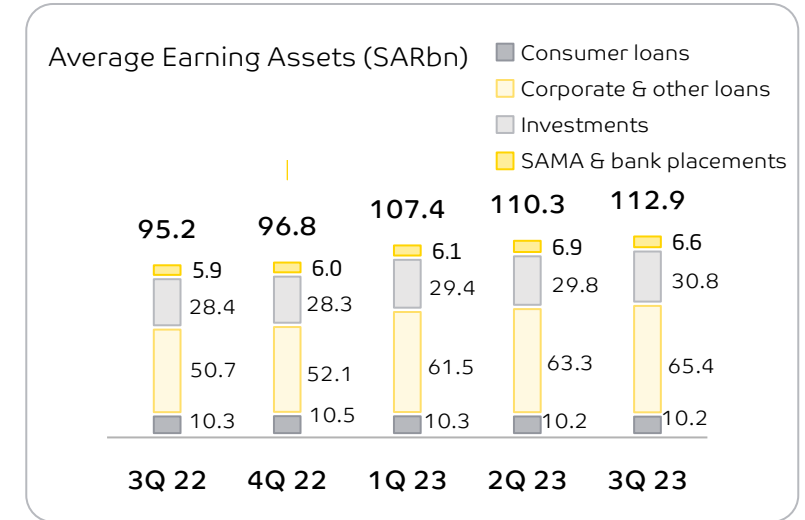
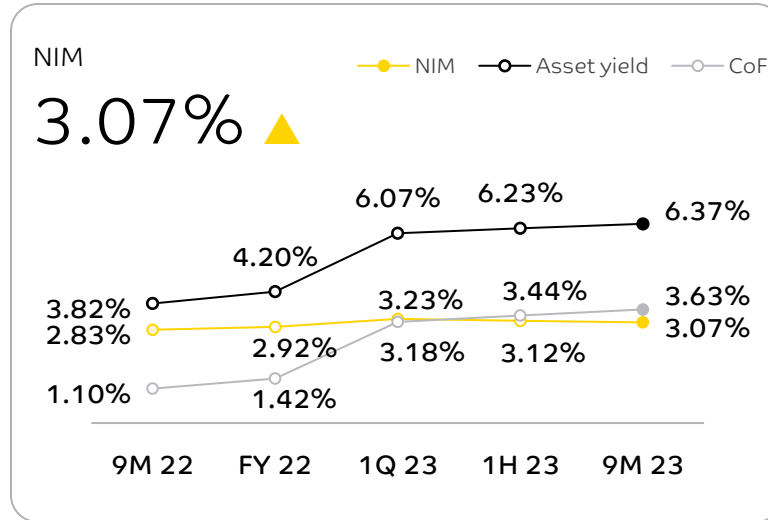


# NSCI growth of 29% YoY on 19% growth in earning assets and a 24bps NIM expansion

NSCI growth of 29% YoY was underpinned by 19% growth in average earnings assets as well as NIM expansion of 24 bps reflecting higher asset yield from increased benchmark rates

Asset yield increased by 2.55 ppts YoY to 6.37% in 9M 2023 while of cost of funding increased by 2.53 ppts to 3.63%

NIM also increased by 24bps YoY in to 3.07% in 9M 2023, however it declined by 5bps QoQ due to the shift in the deposit mix



# Growth in fee and other income driven by foreign exchange and investment income



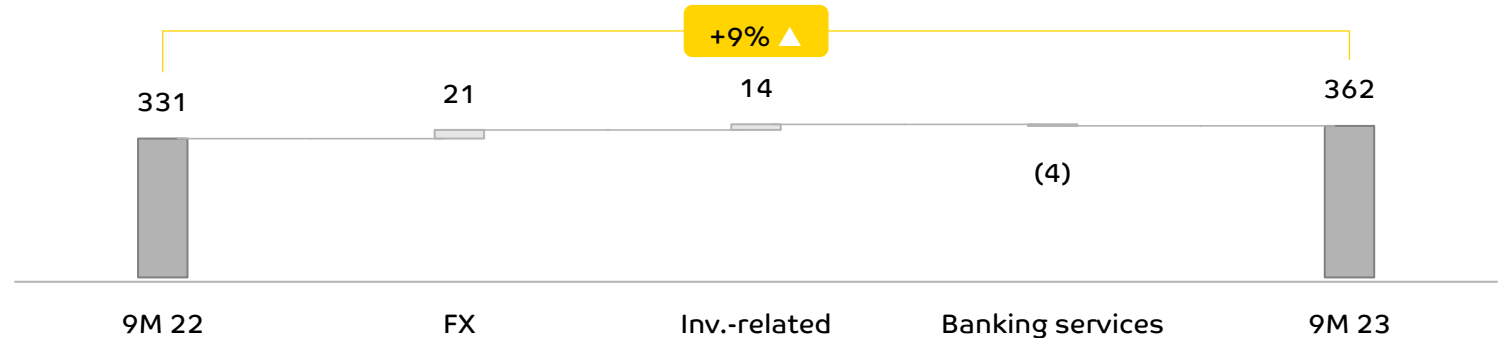
Fee & other income increased 9% YoY in 9M 2023, mainly driven by foreign exchange and investment income

Foreign exchange income was well supported by strong transaction volumes in travel card and remittance products

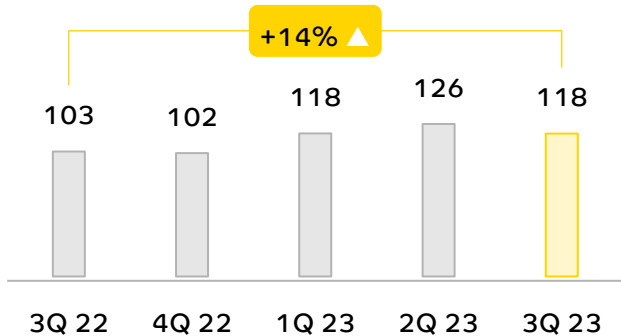
Investment related losses decreased due to lower mark to market fair value losses

Fee from banking services declined due to lower fees from other banking services

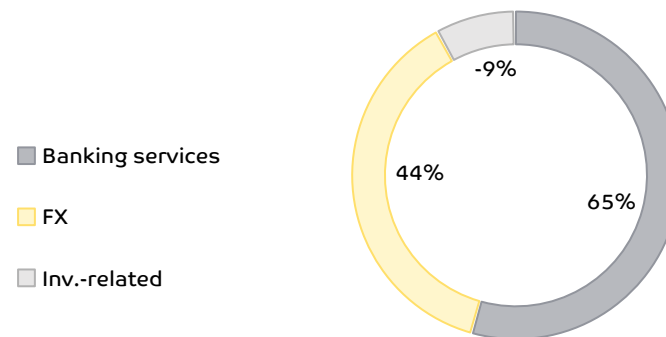
Fee & Other Income Movement YoY (SARmn)



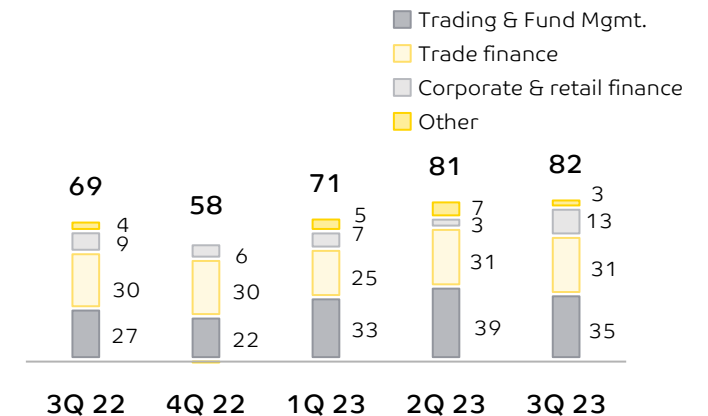
Fee And Other Income (SARmn)



Fee & Other Income by segment (%) - 9M 23



Fee Income From Banking Services (SARmn)





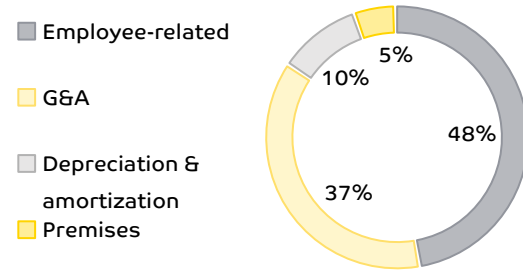
# An 18% increase in operating expenses reflects implementation of strategic initiatives

Operating expenses increased 18% YoY in 9M 2023, mainly due to increase in general & administration expenses and employee related costs as bank continued to execute on its digital transformation and strategic growth initiatives

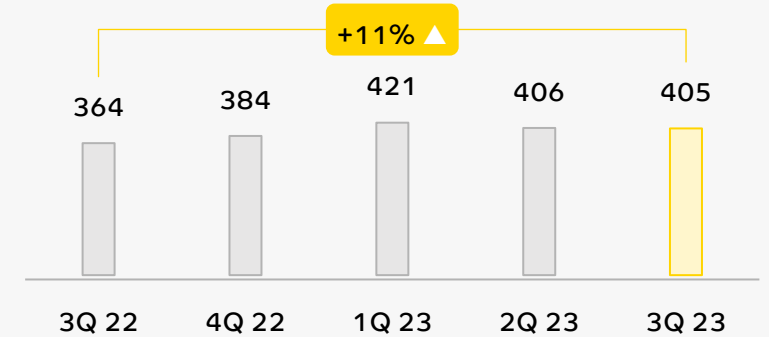
Cost to income ratio continued to fall, reaching 41.7% in 9M 2023, a decline of 2.9ppts YoY

Operating expenses were stable QoQ in 3Q 2023 given better cost controls, resulting in cost to income ratio for the quarter reaching 40.3%

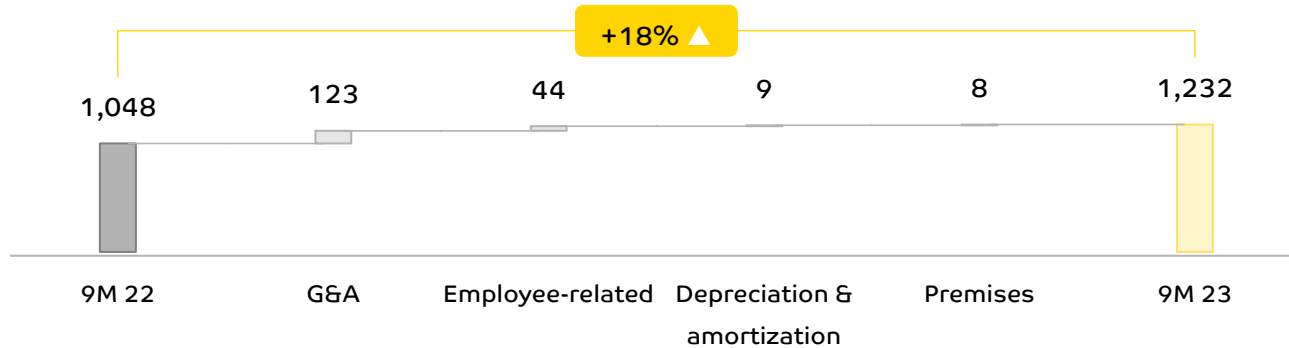
Operating Expenses Composition (%) - 9M 23



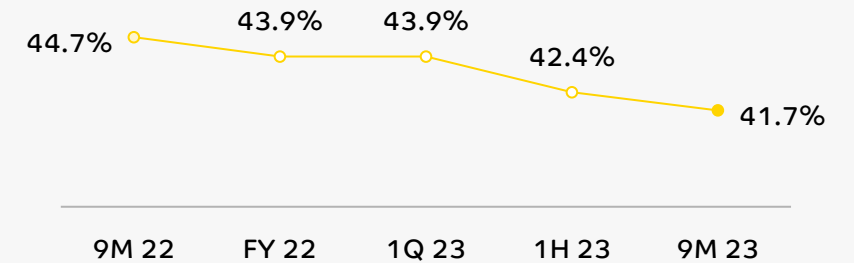
Operating Expenses (SARmn)



Operating Expenses Movement YoY (SARmn)



Cost to income ratio







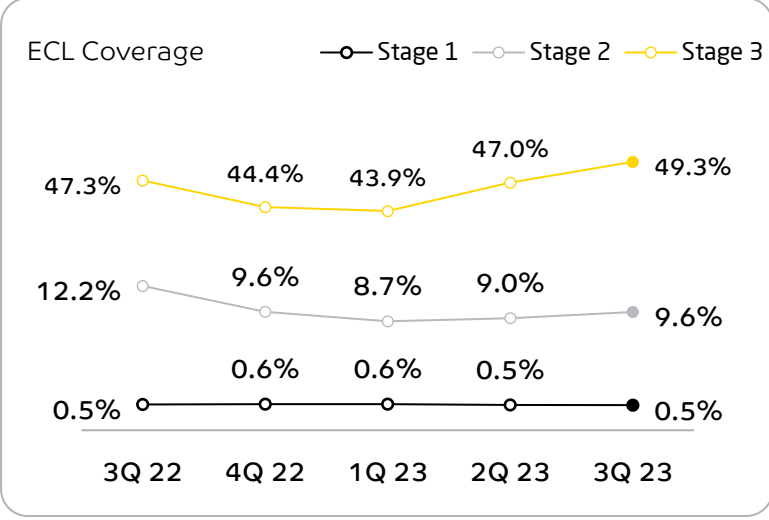
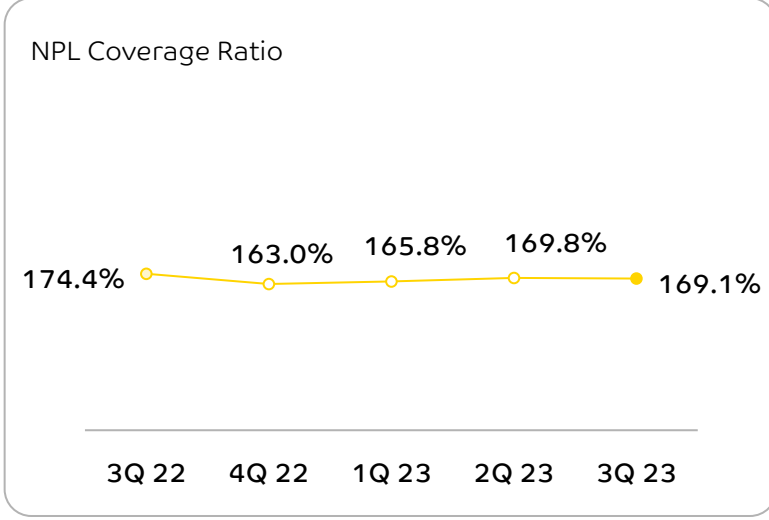
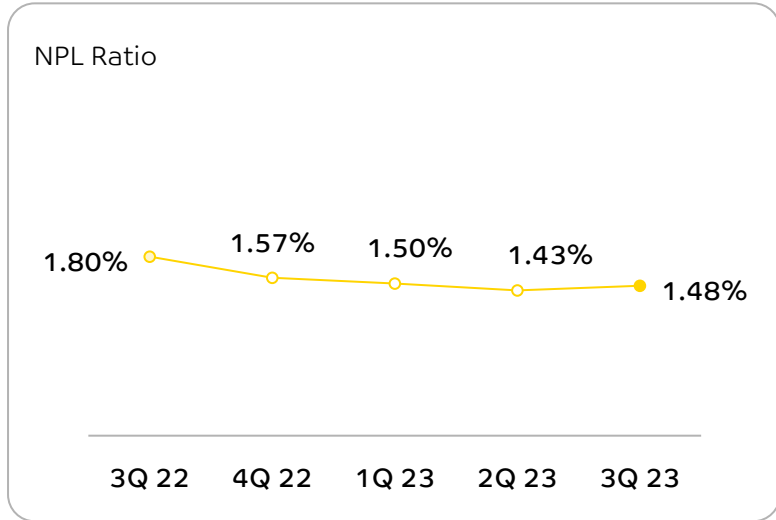
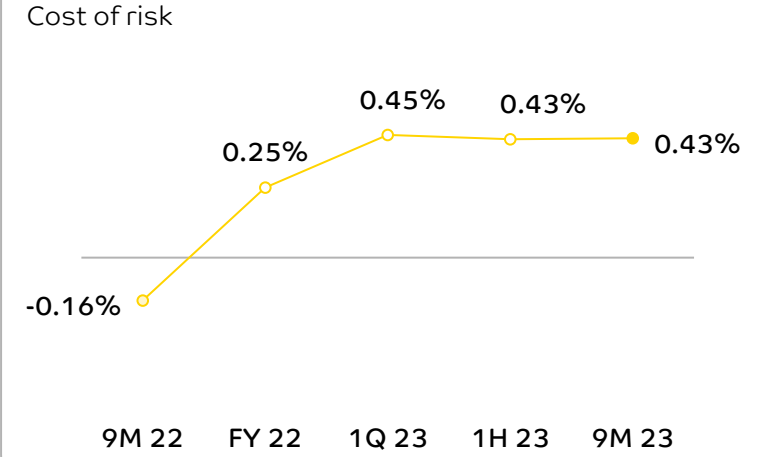
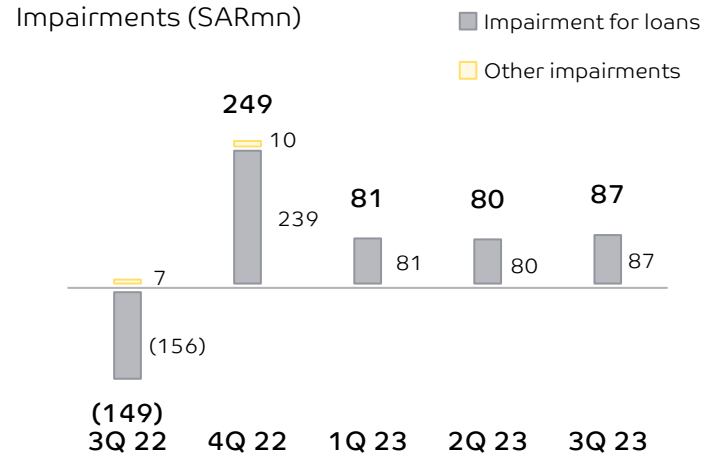
# Credit quality improved further with NPL ratio at low levels

Total impairments increased SAR 306mn YoY in 9M 2023 mainly due elevated recoveries in 9M 2022 totaling SAR 294mn vs. SAR 45mn in 9M 2023

Cost of risk at 0.43% in 9M 2023 remained low

Non-performing loans ratio decreased by 9bps YTD to reach 1.48%

NPL coverage ratio at 169.1% as of 9M 2023 improved by 6.1 pts YTD, stage 3 expected credit loss coverage also moved up to 49.3% on additional provisioning of certain exposures





# Solid liquidity, funding and capital position with adequate buffers

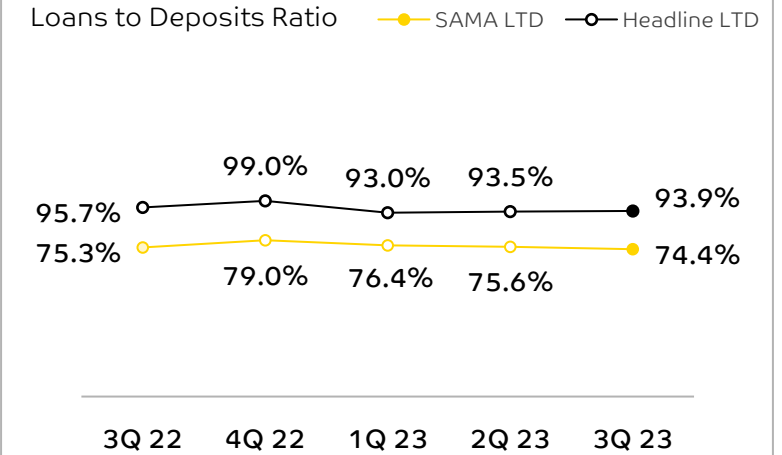
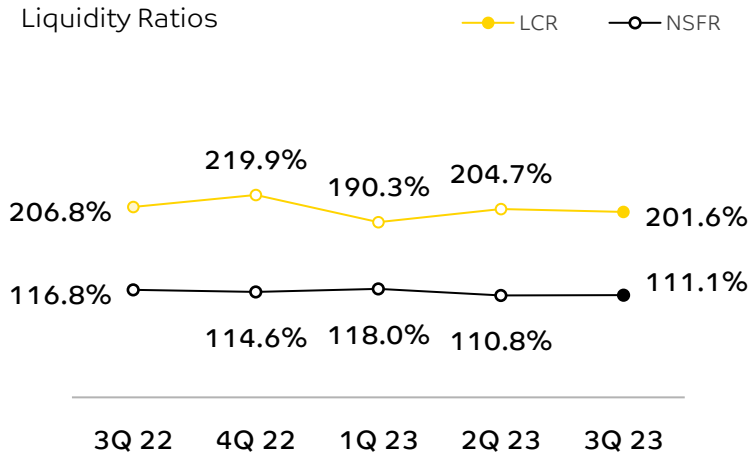
LCR declined by 18.3ppts during 9M 2023 to 201.6%, while NSFR moderated 3.6ppts to 111.1%

As of 9M 2023, the SAMA regulatory LTD ratio was within required levels at 74.4%

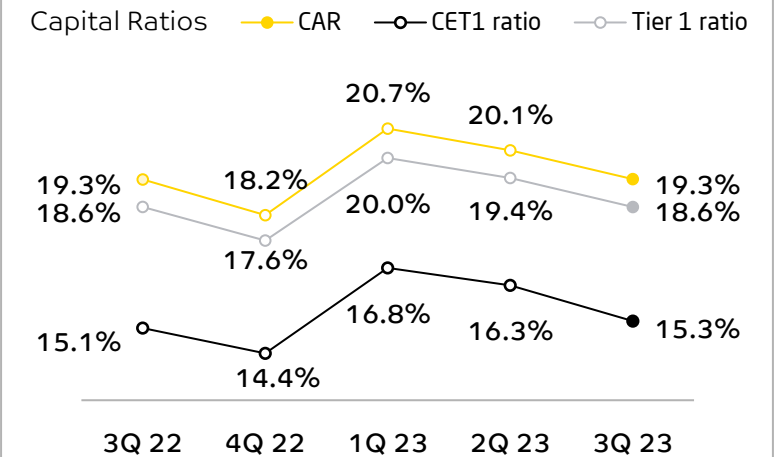
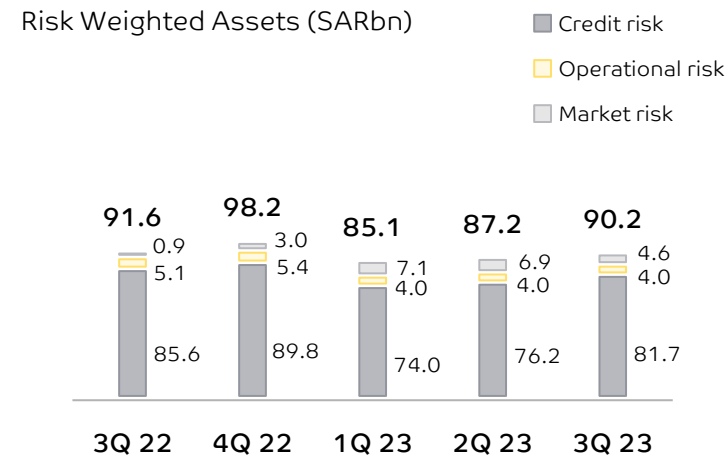
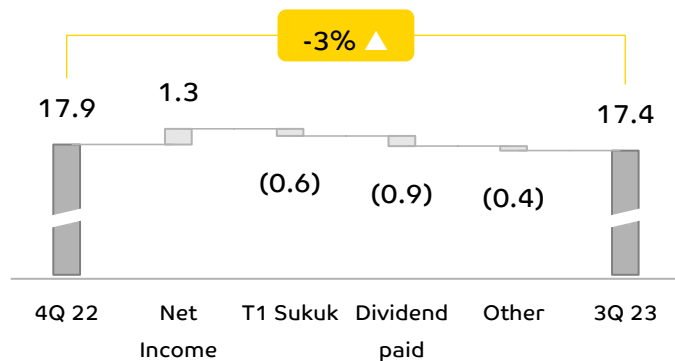
Total capital (Tier 1 + Tier 2 regulatory capital) declined modestly by 3% during 9M 2023 as net income generation was offset by the dividend payments and reduction in Tier 1 sukuk

RWAs declined 8% YTD during 9M 2023

CAR was 19.3% and the Tier 1 ratio stood at 18.6%



Total Regulatory Capital Movement (SARbn)



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# 2023 Guidance

# 2023 Guidance and Outlook



		2022A	9M 2023A	2023 GUIDANCE	DRIVERS
Balance Sheet	LOANS & ADVANCES	+19% YoY	+16% YTD	Mid to high teens	Strong growth in Corporate and Private Banking loans; guidance unchanged from 2Q 23
Profitability	NET INTEREST MARGIN	2.92% +33bps YoY	3.07% +24bps YoY	3.00% – 3.05%	Guidance downgraded from 3.10% – 3.20% on faster than expected shift in deposit mix
	COST TO INCOME RATIO	43.9% -2.5ppt YoY	41.7% -2.9ppt YoY	41% - 42%	Guidance upgraded from 42% - 43% on improved cost control
	RETURN ON TANGIBLE EQUITY	9.9% +3.0ppt YoY	12.2% +1.5ppt YoY	> 12.0%	Guidance modestly upgraded to >12.0% from >11.5% on increased certainty
	ASSET QUALITY	COST OF RISK	0.25% -17bps YoY	0.43% +59bps YoY	0.45% - 0.50%
Capital	TIER 1 RATIO	17.6% -2.5ppt YoY	18.6% -1.0ppt YTD	> 18.75%	Guidance unchanged as 4Q 23 net income generation to improve T1

FOCUSED ON DELIVERING STRONG RESULTS ACROSS KEY PERFORMANCE INDICATORS

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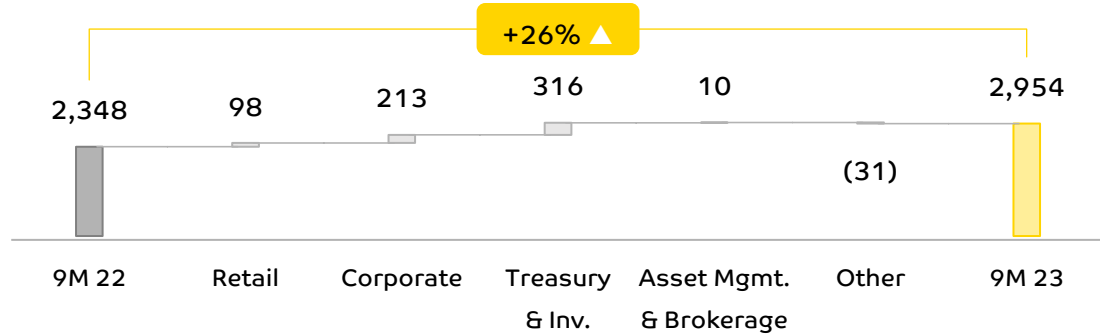
# Segmental Performance



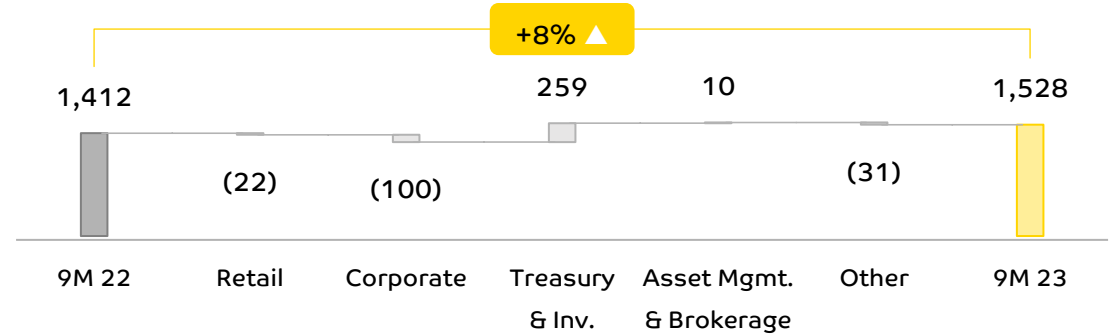


# Strong operating performance across segments

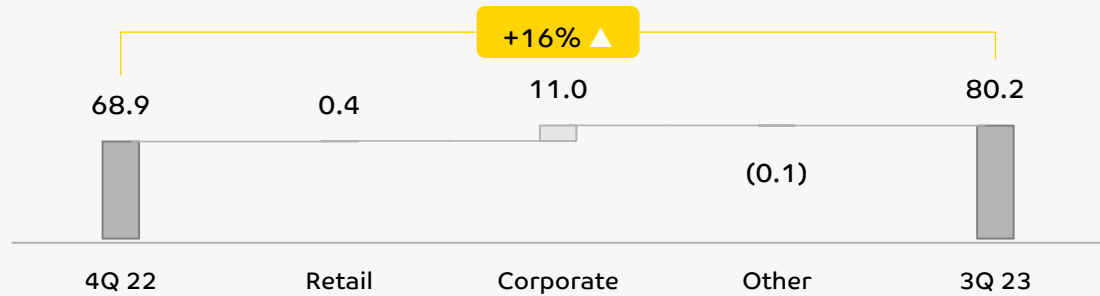
Total Operating Income Movement YoY (SARmn)



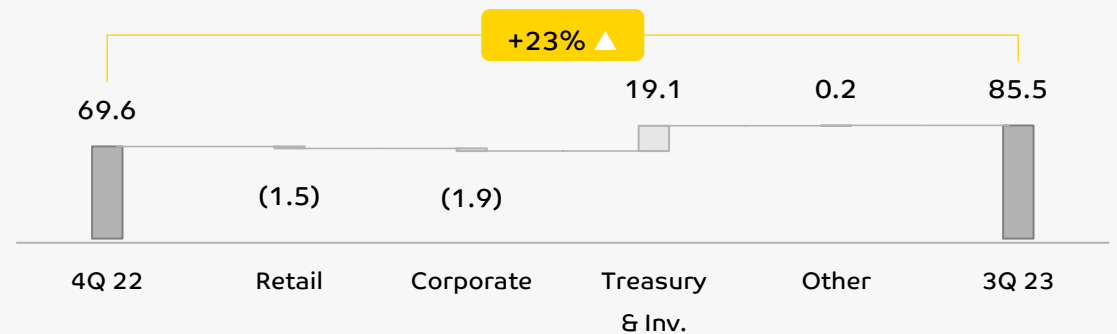
Net Income Before Zakat Movement YoY (SARmn)



Loans & Advances Movement YTD (SARbn)



Deposits Movement YTD (SARbn)

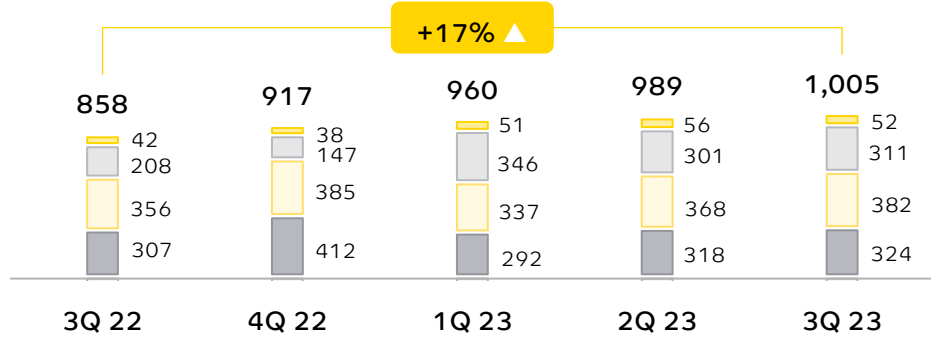


# Segmental breakdown



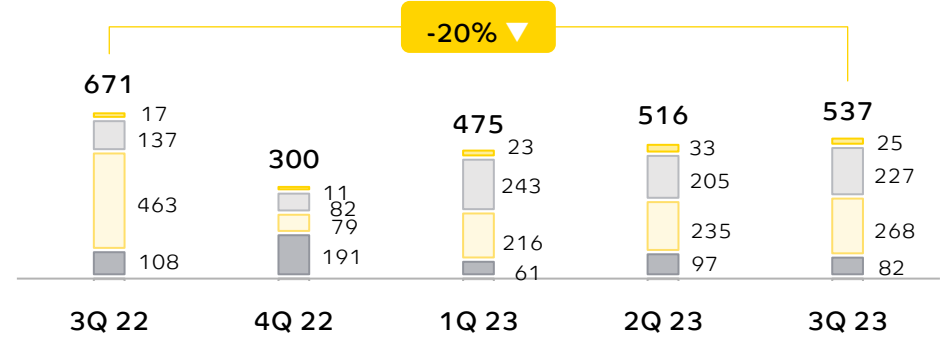
Total Operating Income (SARmn)

■ Retail  
■ Treasury & Investment  
■ Other  
■ Corporate  
■ Asset Mgmt. & Brokerage



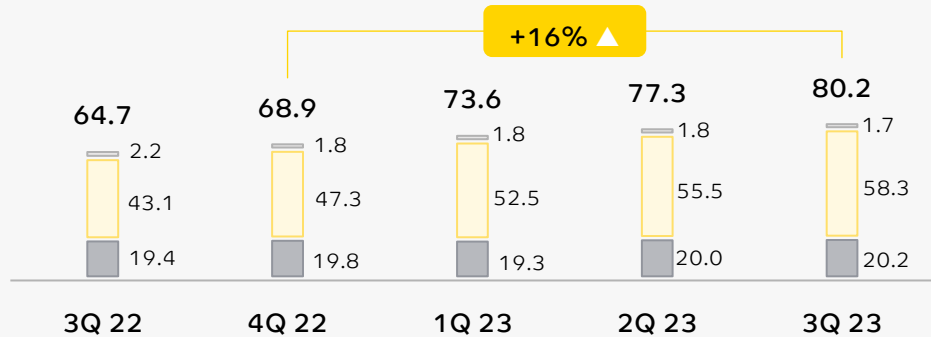
Net Income Before Zakat (SARmn)

■ Retail  
■ Treasury & Investment  
■ Other  
■ Corporate  
■ Asset Mgmt. & Brokerage



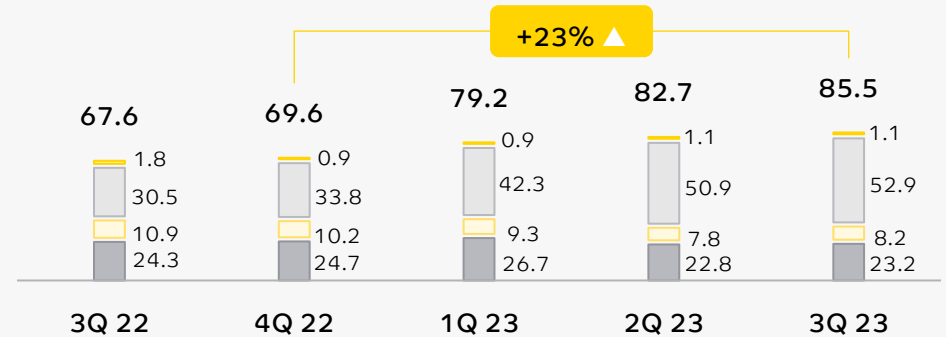
Loans & Advances (SARbn)

■ Retail  
■ Corporate  
■ Other



Deposits (SARbn)

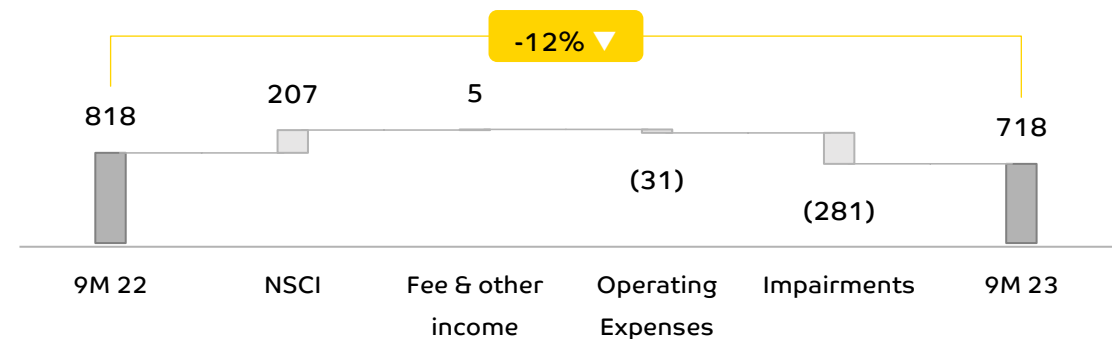
■ Retail  
■ Corporate  
■ Treasury & Investment  
■ Other



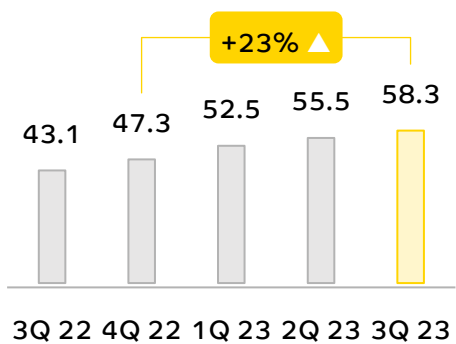


SAR Million	3Q 2023	3Q 2022	Δ	9M 2023	9M 2022	Δ
Net Special Commission Income	328	302	+9%	939	732	+28%
Fee & other income	55	54	+1%	149	143	+4%
<b>Total operating income</b>	<b>382</b>	356	+7%	<b>1,088</b>	875	+24%
Operating expenses	(72)	(67)	+7%	(220)	(189)	+17%
Provision for credit and other losses	(43)	174	-124%	(149)	132	-213%
<b>Net income before zakat</b>	<b>268</b>	463	-42%	<b>718</b>	818	-12%

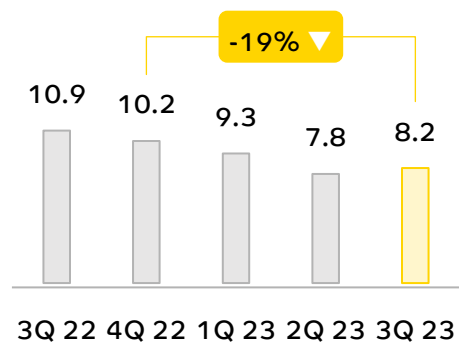
Net Income Before Zakat Movement YoY (SARmn)



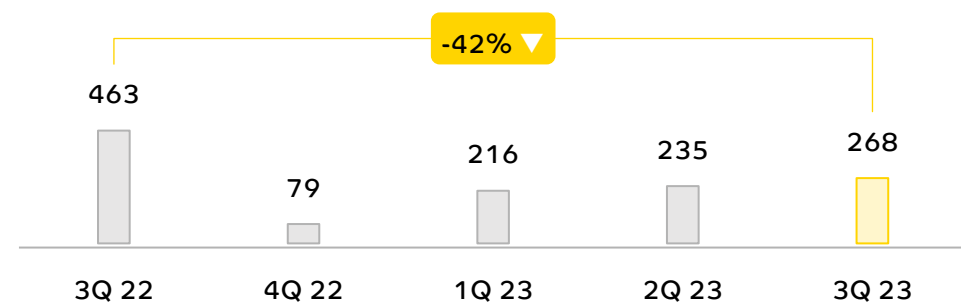
Loans & Advances (SARbn)



Deposits (SARbn)



Net Income Before Zakat (SARmn)



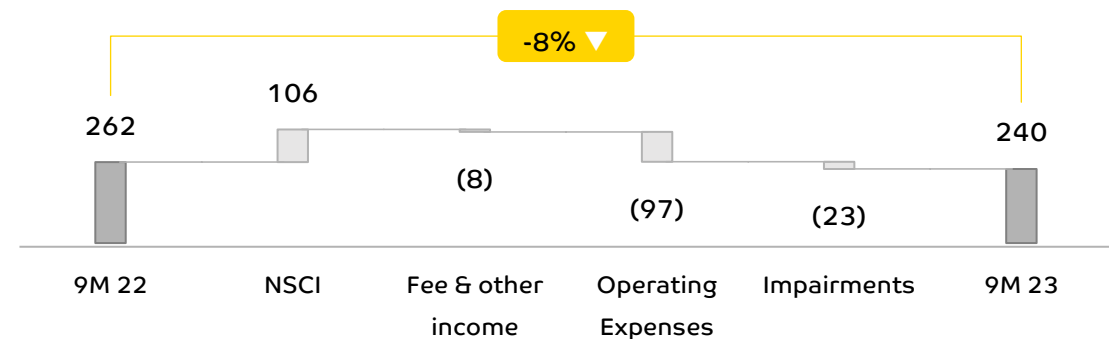




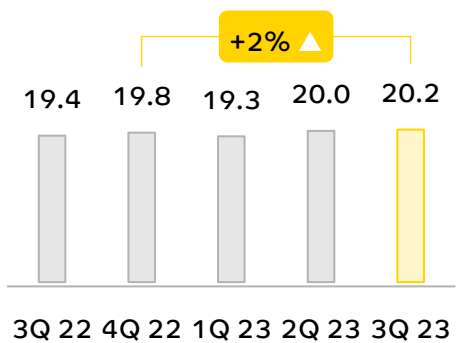
SAR Million

	3Q 2023	3Q 2022	Δ	9M 2023	9M 2022	Δ
Net Special Commission Income	294	278	+6%	846	740	+14%
Fee & other income	30	29	+4%	89	97	-8%
<b>Total operating income</b>	<b>324</b>	307	+5%	<b>934</b>	837	+12%
Operating expenses	(198)	(173)	+14%	(596)	(500)	+19%
Provision for credit and other losses	(44)	(26)	+70%	(98)	(75)	+31%
<b>Net income before zakat</b>	<b>82</b>	108	-25%	<b>240</b>	262	-8%

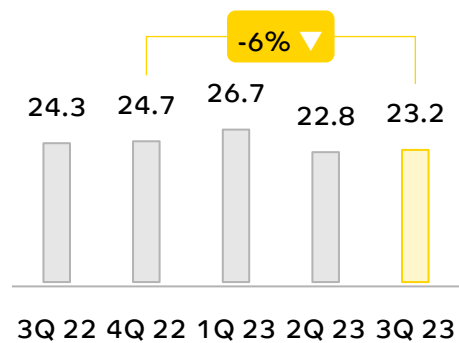
Net Income Before Zakat Movement YoY (SARmn)



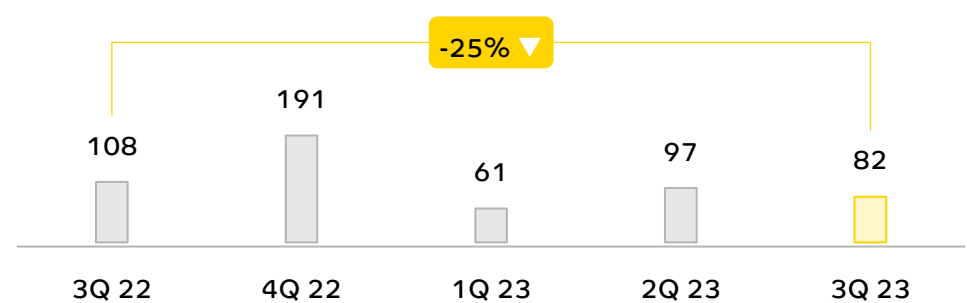
Loans & Advances (SARbn)



Deposits (SARbn)



Net Income Before Zakat (SARmn)

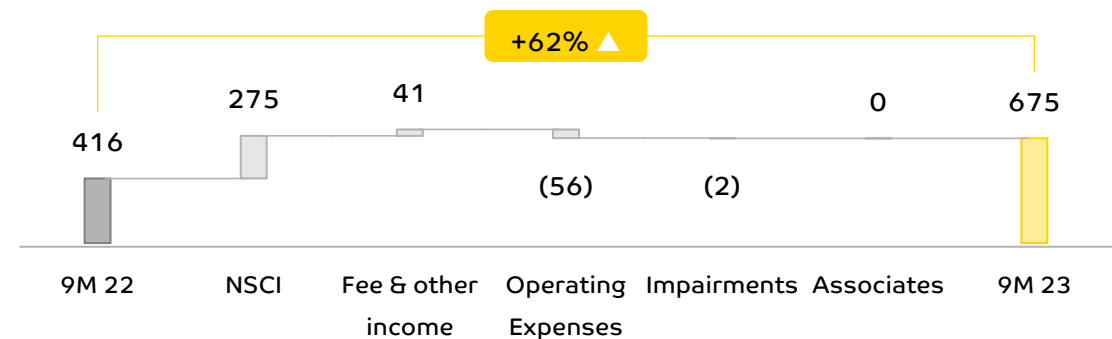


# Treasury and Investments

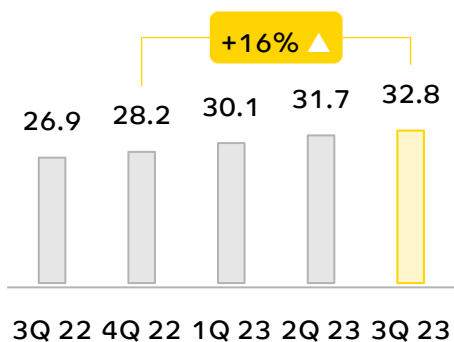


SAR Million	3Q 2023	3Q 2022	Δ	9M 2023	9M 2022	Δ
Net Special Commission Income	261	163	+60%	802	527	+52%
Fee & other income	50	44	+13%	156	115	+36%
<b>Total operating income</b>	<b>311</b>	208	+50%	<b>958</b>	642	+49%
Operating expenses	(108)	(99)	+9%	(338)	(282)	+20%
Provision for credit and other losses	(0)	1	-146%	(1)	1	-147%
Share in earnings of associates	24	28	-12%	55	55	+1%
<b>Net income before zakat</b>	<b>227</b>	137	+65%	<b>675</b>	416	+62%

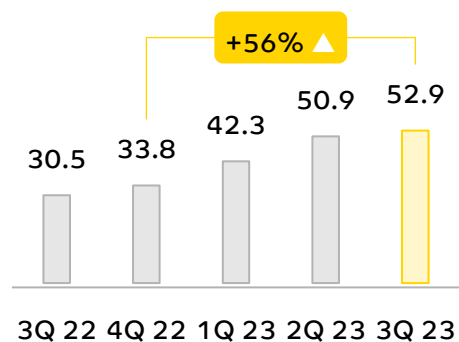
Net Income Before Zakat Movement YoY (SARmn)



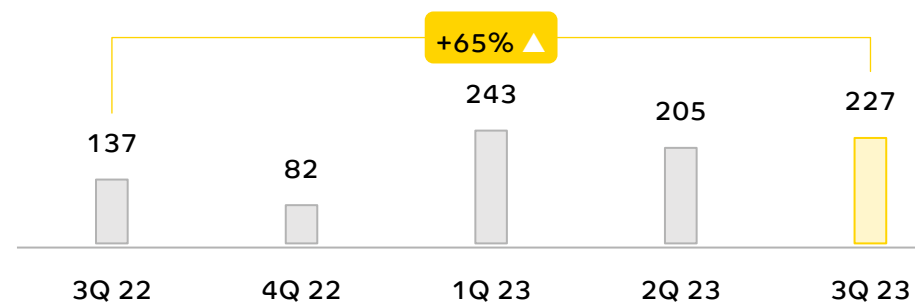
Investments (SARbn)



Deposits (SARbn)



Net Income Before Zakat (SARmn)



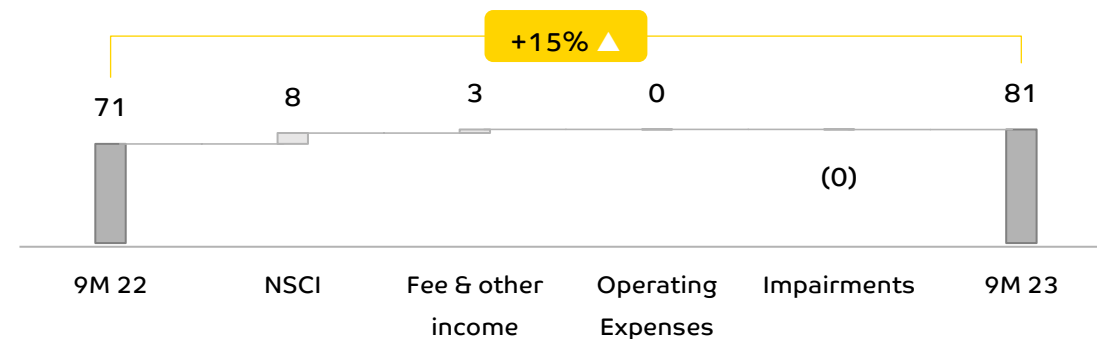
# Asset management and brokerage



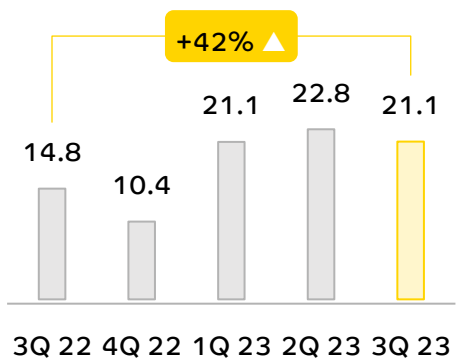
SAR Million

	3Q 2023	3Q 2022	Δ	9M 2023	9M 2022	Δ
Net Special Commission Income	15	13	+12%	42	34	+23%
Fee & other income	37	29	+28%	117	115	+2%
<b>Total operating income</b>	<b>52</b>	42	+23%	<b>159</b>	149	+7%
Operating expenses	(27)	(25)	+8%	(78)	(78)	-0%
Provision for credit and other losses	0	0	-100%	(0)	(0)	+80%
<b>Net income before zakat</b>	<b>25</b>	17	+45%	<b>81</b>	71	+15%

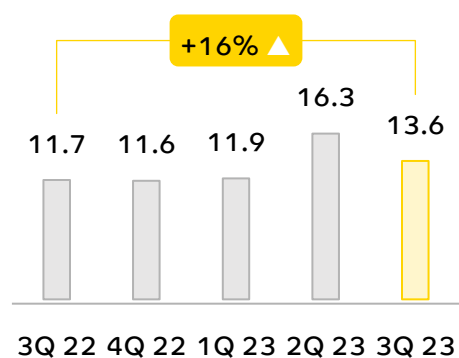
Net Income Before Zakat Movement YoY (SARmn)



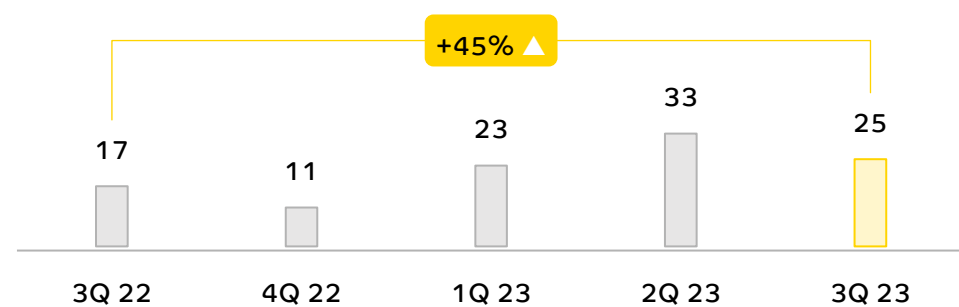
AUM Related Fee Income (SARmn)



Brokerage related fee income (SARmn)



Net Income Before Zakat (SARmn)



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# Appendix



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# SAIB Investor Relations

For more information, please visit [www.saib.com.sa/en/investor-relations](http://www.saib.com.sa/en/investor-relations)  
or contact SAIB Investor Relations at [ir@saib.com.sa](mailto:ir@saib.com.sa)