

HIGHLIGHTS OF THE YEAR

Financial capital

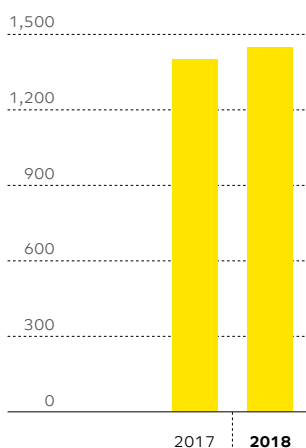
	2018 SAR million	2017 SAR million
Total income*	2,839	2,792
Total expense**	1,133	1,059
Operating profit	1,706	1,733
Impairment charges	247	332
Net income	1,459	1,411
Loans and advances, net	59,413	59,588
Investments, net	24,638	21,714
Investments in associates	1,012	1,020
Total assets	96,070	93,796
Term loans	2,030	2,015
Subordinated debt	2,006	2,003
Customer deposits	63,690	66,943
Shareholders' equity	11,654	13,494
Tier I Sukuk	1,785	785
Total equity	13,439	14,279
Return on average equity %	11.99	10.72
Return on average assets %	1.54	1.51
Capital adequacy %	19.36	20.38
Equity to total assets %	13.99	15.22

* Total income includes total operating income plus share in earnings of associates.

** Total expense includes total operating expenses before impairment charges.

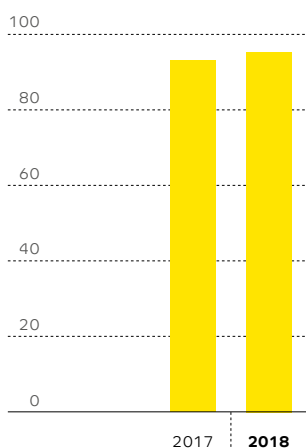
Net income (SAR million)

1,459



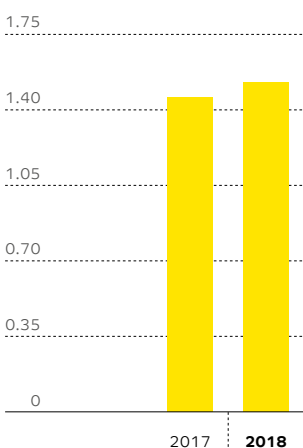
Total assets (SAR billion)

96.1



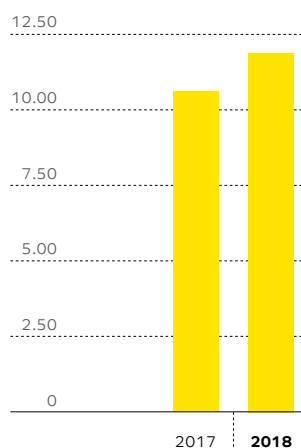
Return on average assets (%)

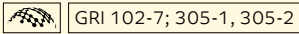
1.54



Return on average shareholders' equity (%)

11.99





Institutional capital

Implementation of Environmental Management System (EMS) based on ISO 14000 standard



Placed first among banks and fifth among Saudi companies in Corporate Governance at the 2nd Corporate Governance Office Conference hosted by Al Faisal University

Elite Quality Recognition Award 2018 for quality of outward remittances



Investor capital

Market capitalisation **SAR 12.84 billion**

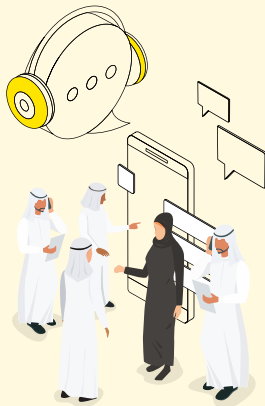


Earnings per share **SAR 1.86**

Dividends per share **SAR 0.60**

Customer capital

19 million Online transactions 48% increase from 2017



446,684 Personal banking customers

85% Customer satisfaction at Contact Centre

Employee capital

87.7% Saudisation rate



19.1% Female employment

1,107 Staff trained

Business partner capital

SAR 390 million Local procurement



SAIB's network of correspondent banks serves the MENA, European, African and North American regions

Ethical procurement policy and process

Social and environmental capital

9.4% of staff volunteering in CSR activities

48,384 kg Paper recycled

Carbon footprint
Direct GHG emissions from fuel usage (scope 1)
2018 – 255 tonnesCO₂e
2017 – 257 tonnesCO₂e

14,620 kg Electronics recycled

Indirect GHG emissions from electricity usage (scope 2)
2018 – 18,481 tonnesCO₂e
2017 – 20,673 tonnesCO₂e

