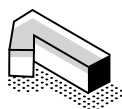


# SAIB at a Glance



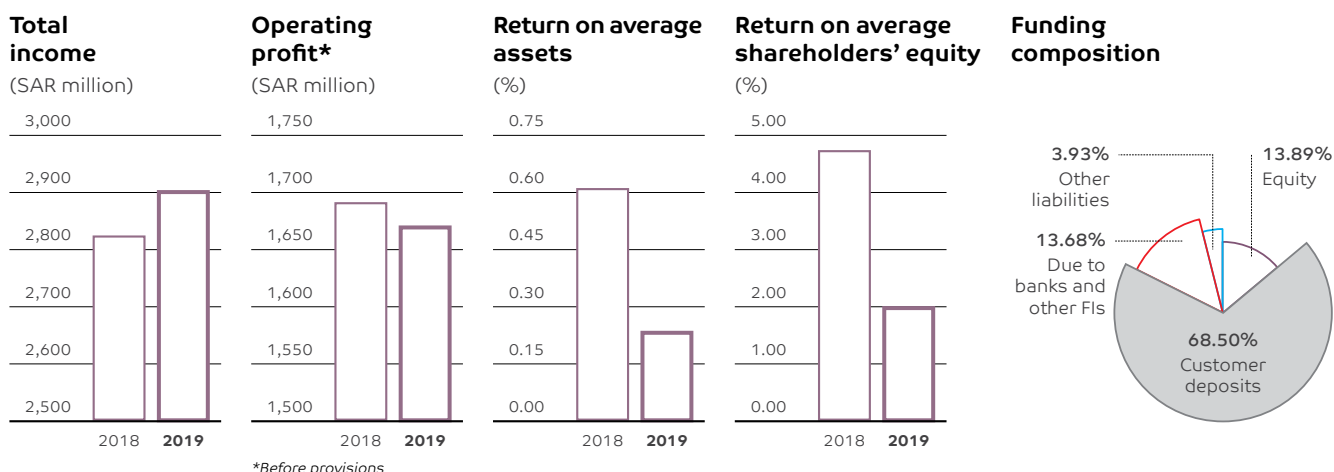
**Growing volume profitably** [Page 52](#) >>

	2019 SAR million	2018 SAR million
Total income*	2,906	2,824
Total expenses**	1,234	1,133
Operating profit before provisions	1,672	1,691
Provisions for credit and other losses	1,343	247
Net Income	239	576
Provisions for Zakat and Income Tax***	90	868
Loans and advances, net	57,112	59,413
Investments	26,175	24,638
Investments in associates	994	1,012
Total assets	100,815	96,070
Term loans	2,012	2,030
Subordinated debt	-	2,006
Customer deposits	69,058	63,690
Shareholders' equity	12,007	11,621
Tier I Sukuk	2,000	1,785
Total equity	14,007	13,406
Return on average shareholders' equity (%)	2.03	4.73
Return on average assets	0.24	0.61
Capital adequacy (%)	18.26	19.31
Equity to total assets (%)	13.89	13.95

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

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

\*\*\* The years prior to 2018 have not been adjusted for provisions for Zakat and Income Tax.



Total assets  
**SAR 100.8 billion\***  
4.94% YoY growth

Total operating income  
**SAR 2,818 million**  
3.89% increase

Investment portfolio  
**SAR 26.2 billion\***  
6.24% YoY growth

Loans and advances  
**SAR 57.1 billion\***  
3.87% YoY decline

\*as at December 31, 2019



## Developing systems and processes

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**22** Board policies revised and updated

**16** Management Committee charters updated

**2** Board Charters updated and approved

IT policies and procedures compliant with **ISO 20000**

Sustainability Management Dashboard System delivers timely insights to aid decision-making

## Leveraging relationships



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**545,431** customers (up 22.1% from 2018)

**99.5%** customer satisfaction on branch services

**10** customer experience improvement projects completed

**90.0%** of eligible customers enrolled in WooW loyalty programme

Improved value for shareholders:  
Ordinary share market value – **SAR 18.04\***

## Building people skills



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**1,437** employees\*\*

**87.4%** Saudization rate\*\* (87.7% in 2018)

**20.9%** female employees\*\* (19.1% in 2018)

**4,543** training days delivered (up 20.0% from 2018)

**40** HR processes automated



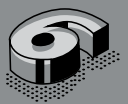
## Broadening product and market portfolio

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**Continual digitalization** in enhancing customer experience

**Robotic process automation**, boosting speed and efficiency of routine processes

## Serving the society and the environment



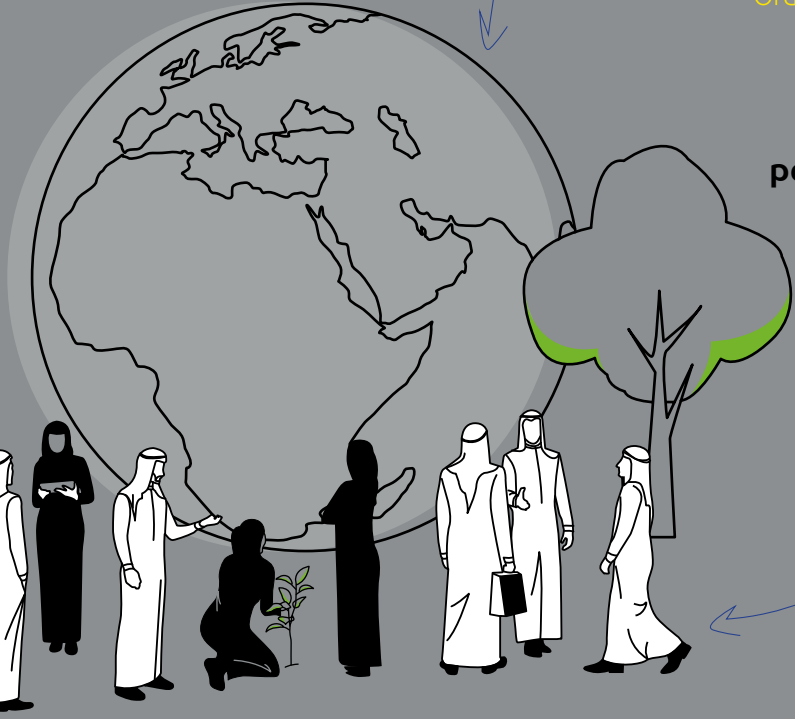
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Signatory to **United Nations Global Compact**  
Environmental Management System compliant with **ISO 14000**

161 employees volunteered 525 hours to society

**2019 Arabia CSR Awards:**  
Second Runner-up in Financial Services category

**WooW Alkhair: SAR 409,965** donated to 45 organizations



\*As of December 31, 2019  
\*\*Includes both SAIB and Alistithmar Capital