

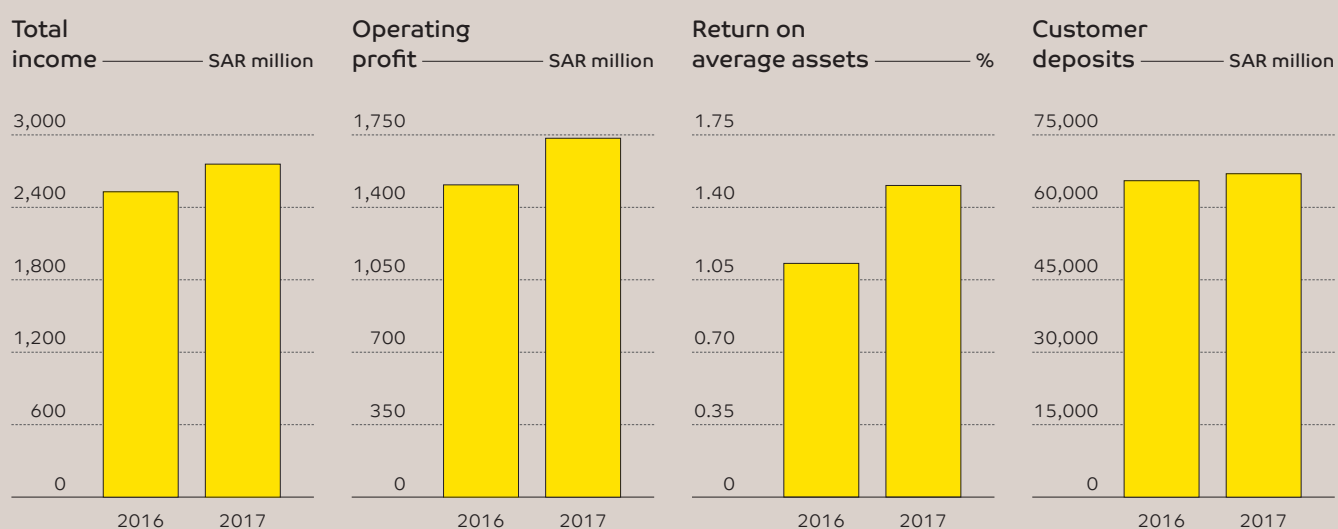
SAIB at a Glance

Financial Capital

	2017 SAR million	2016 SAR million
Total income ¹	2,792	2,557
Total expense ²	1,059	1,051
Operating profit	1,733	1,506
Impairment charges	322	453
Net income	1,411	1,053
Loans and advances, net	59,588	60,249
Investments, net	21,714	21,448
Investments in associates	1,020	1,000
Total assets	93,796	93,047
Term loans	2,015	2,032
Subordinated debt	2,003	2,002
Customer deposits	66,943	65,640
Total shareholders' equity	13,494	12,834
Tier I Sukuk	785	500
Total equity	14,279	13,334
Return on average equity %	10.72	8.54
Return on average assets %	1.51	1.13
Capital adequacy %	20.38	18.93
Equity to total assets %	15.22	14.33

¹ Total income includes total operating income plus Bank's share in earnings of associates.

² Total expense includes total operating expenses before impairment charges.



Institutional Capital

Developed a Sustainability Dashboard Management System (SDMS)

Automated **over 10** processes in better serving our customers

Awarded ISO 14001:2015



4 Awards won during the year

Investor Capital

Market capitalisation in excess of **SAR 11 billion**

Over 3,000 shareholders

EPS of **SAR 1.88**
(2016: SAR 1.40)

Dividends per share of **SAR 0.60**
(to be paid in 2018)

RoE of **10.72%**
(2016: 8.54%)

Customer Capital

49 Branches
12 branches include ladies sections

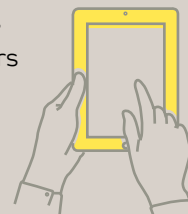
416 ATMs

59 Cash Deposit Machines

4 Interactive Teller Machines

9,178 POS Terminals

380,000+ retail customers



15,900+ Small Business Customers

1,400+ Large Business Customers

46.7% YoY increase in online transactions

Over 10 products and services launched during the year

82.5% overall customer satisfaction

2 unique loyalty programmes

Business Partner Capital

Ethical procurement policy and process

Over 150 registered local suppliers and 70 registered international suppliers

87% procurement spend on local suppliers

Widespread correspondent banking relationships covering the MENA Region, Europe, Africa and North America

Employee Capital

1,571 strong workforce*

87.5% Saudization rate*

19.22% female employment*



38% below the age of 31 years

119 growth in workforce

4,491 Number of training days



SAR 579 million total salaries and benefits paid

86% employee satisfaction

*SAIB and Alistithmar Capital (ICAP) staff only

Social and Environmental Capital

Environmental Management System (EMS) implemented during the year

Committed towards improving Bank-wide energy efficiency

3% reduction in fuel consumption

9,676kgs of paper recycled

2,010kgs of electronics recycled



Over 20 community outreach programmes conducted

Over SAR 5 million in community investments

126 SAIB volunteers engaging in community outreach programmes



This report marks another milestone in our reporting process; moving from sustainability to integrated reporting. It therefore focuses on all aspects of value creation and the interconnections between them. Through our integrated strategies we have been able to forge ahead towards achieving the targets laid down in our Strategic Plan for 2015-2019, despite economic headwinds.