

The background image shows a complex industrial facility, likely a refinery or chemical plant, with numerous pipes, scaffolding, and a tall distillation column. The entire scene is overlaid with a semi-transparent blue filter. A white network diagram with circular nodes and connecting lines is superimposed on the upper right portion of the image. In the bottom left corner, there are several white, parallel lines that curve upwards and to the right, resembling a stylized circuit board or data flow path.

04

SIDF Lending Activity



SIDF Lending Activity

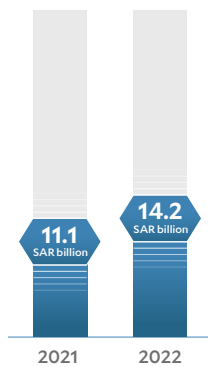
SIDF has actively contributed to development of the local industrial sector by granting a wide range of loans to support projects in different sectors throughout the Kingdom. The data provided indicates that a significant proportion of loans approved by SIDF have been allocated to industrial projects located in promising regions and cities.

Approved loans during (2021-2022)

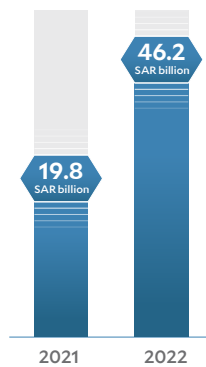
Number of approved loans:



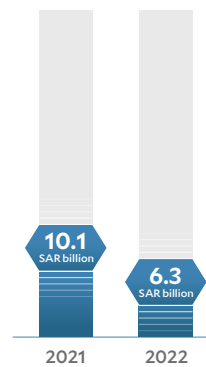
Value of approved loans



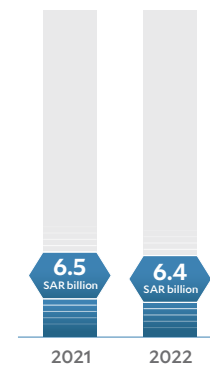
Total investments



Disbursed amounts



Repaid amounts



Distribution of Approved Loans According to the Sectors of the National Industry Development and Logistics Program in 2022



Promising Regions and Cities in 2022

80%

of the total value of approved loans for the amount of SAR 11.3 billion, against 15% prior to the application of the controls to increase SIDF's funding ratio for these projects

36%

of the total number of approved loans (40 loans), against 14% prior to the application of the controls to increase SIDF's funding ratio for these projects

Small and Medium projects loans in 2022

SIDF's performance for this fiscal year (2022) was characterized by the approval of a high percentage number of loans for industrial SMEs

78%

of SIDF's loans are allocated to industrial SMEs out of the total approved loans of 87

1.1 SAR billion

Value of SIDF's loans for industrial SMEs

Cumulative Lending Activity until end of 2022

SIDF accomplishments from its inception in 1974 until conclusion of the fiscal year 2022 indicate the favorable outcomes of projects that have received loans from SIDF. Additionally, SIDF has provided valuable consultancy assistance in various areas such as technical, administrative, financial, and marketing aspects to support these projects.



4904 loans

Number of loans provided by SIDF since its establishment to the end of fiscal year 2022.



212.8 SAR billion

Total value of approved loans by SIDF to the end of fiscal year 2022.



141.9 SAR billion

Value of disbursed amounts.



89.9 SAR billion

Value of repaid amounts.

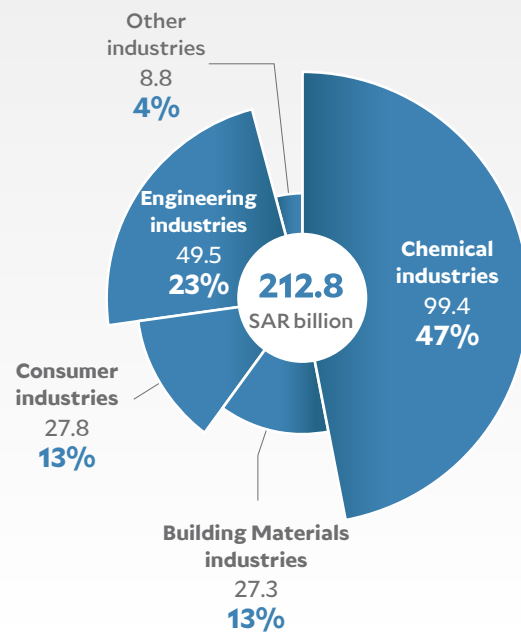
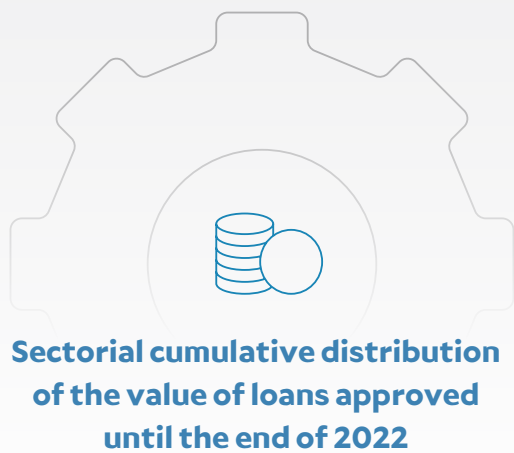
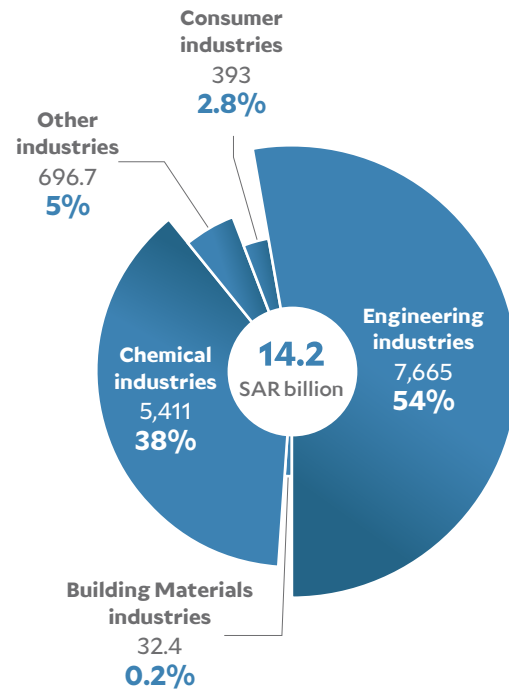
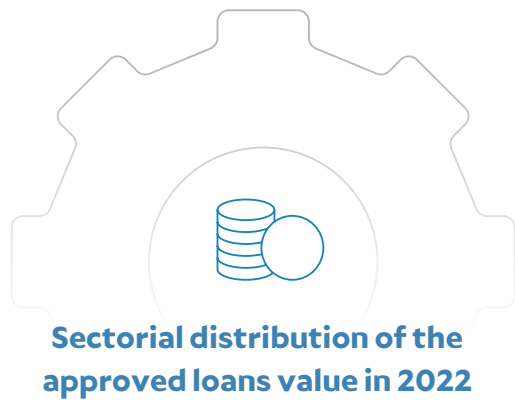


63%

Is the percentage of repaid loans out of total disbursed loans.

First: Sectorial Distribution of Approved Loans

By reviewing SIDF's lending activity, which covers key industrial sectors in the Kingdom of Saudi Arabia, in accordance with the approved loans value, the following diagram summarizes the cumulative allocation distribution up to the end of 2022 for each of these sectors, as follows:



Chemical Industries Sector



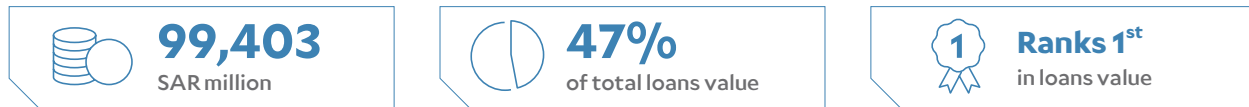
Approved loans during 2022



The new top approved loans



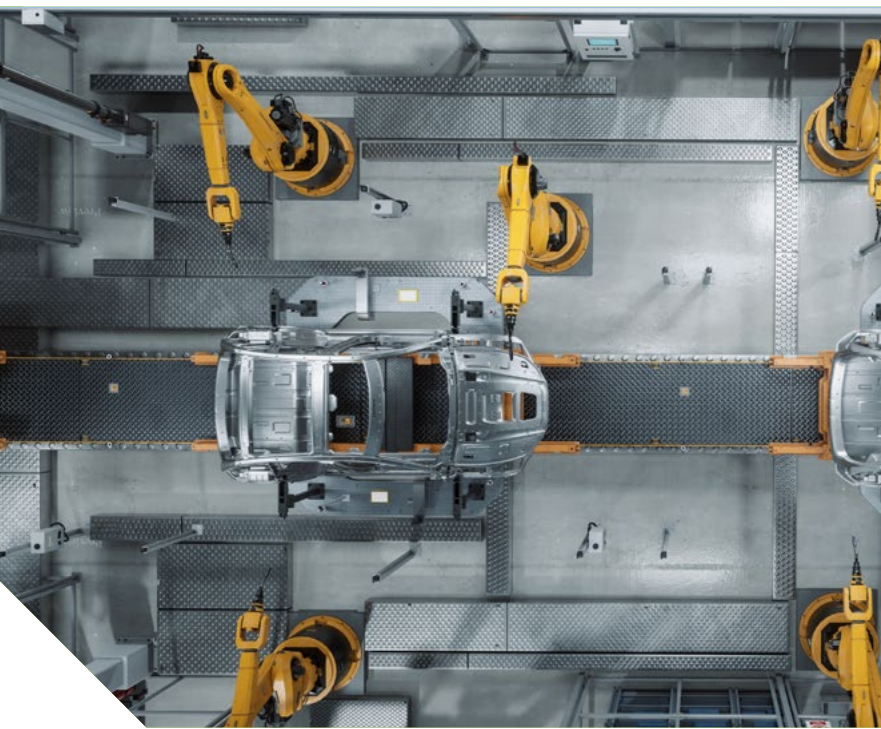
Approved cumulative loans until 2022



Cumulative loans for this sector for the years 2020 – 2022 (millions of riyals)



Engineering Industries Sector



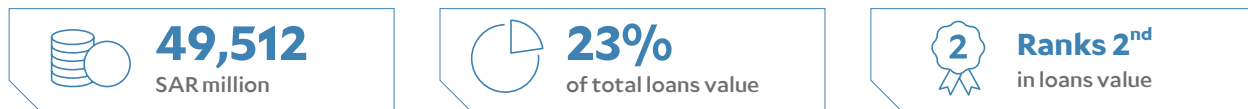
Approved loans during 2022



The new top approved loans



Approved cumulative loans until 2022



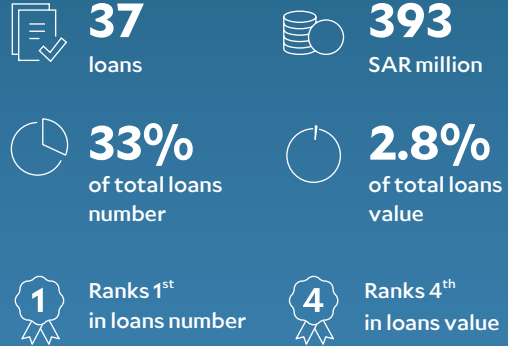
Cumulative loans for this sector for the years 2020 – 2022 (millions of riyals)



Consumer Industries Sector



Approved loans during 2022



The new top approved loans



Approved cumulative loans until 2022



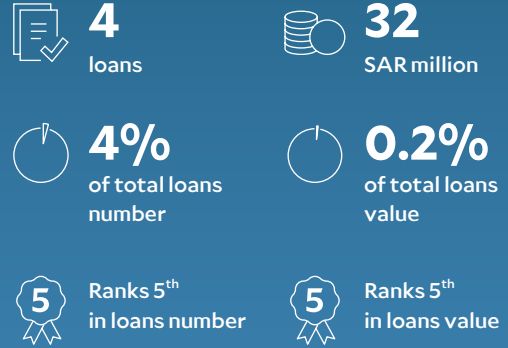
Cumulative loans for this sector for the years 2020 – 2022 (millions of riyals)



Building Materials Industries Sector



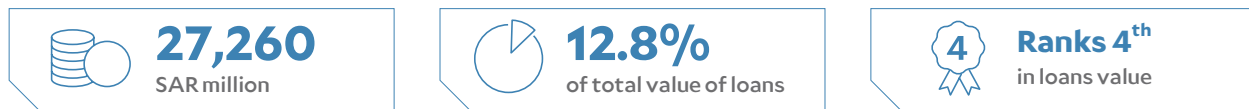
Approved loans during 2022



The new top approved loans



Approved cumulative loans until 2022



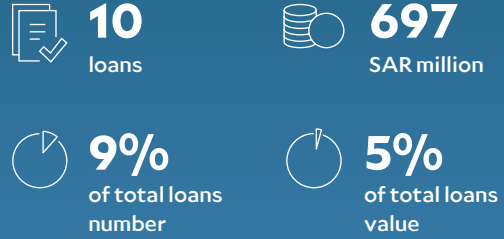
Cumulative loans for this sector for the years 2020 – 2022 (millions of riyals)



Other Industries Sector



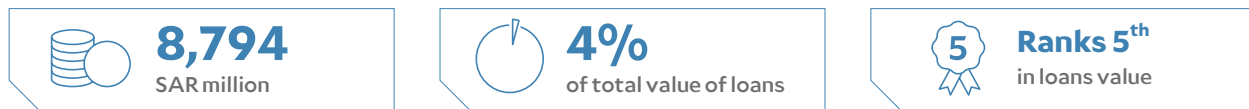
Approved loans during 2022



The new top approved loans



Approved cumulative loans until 2022

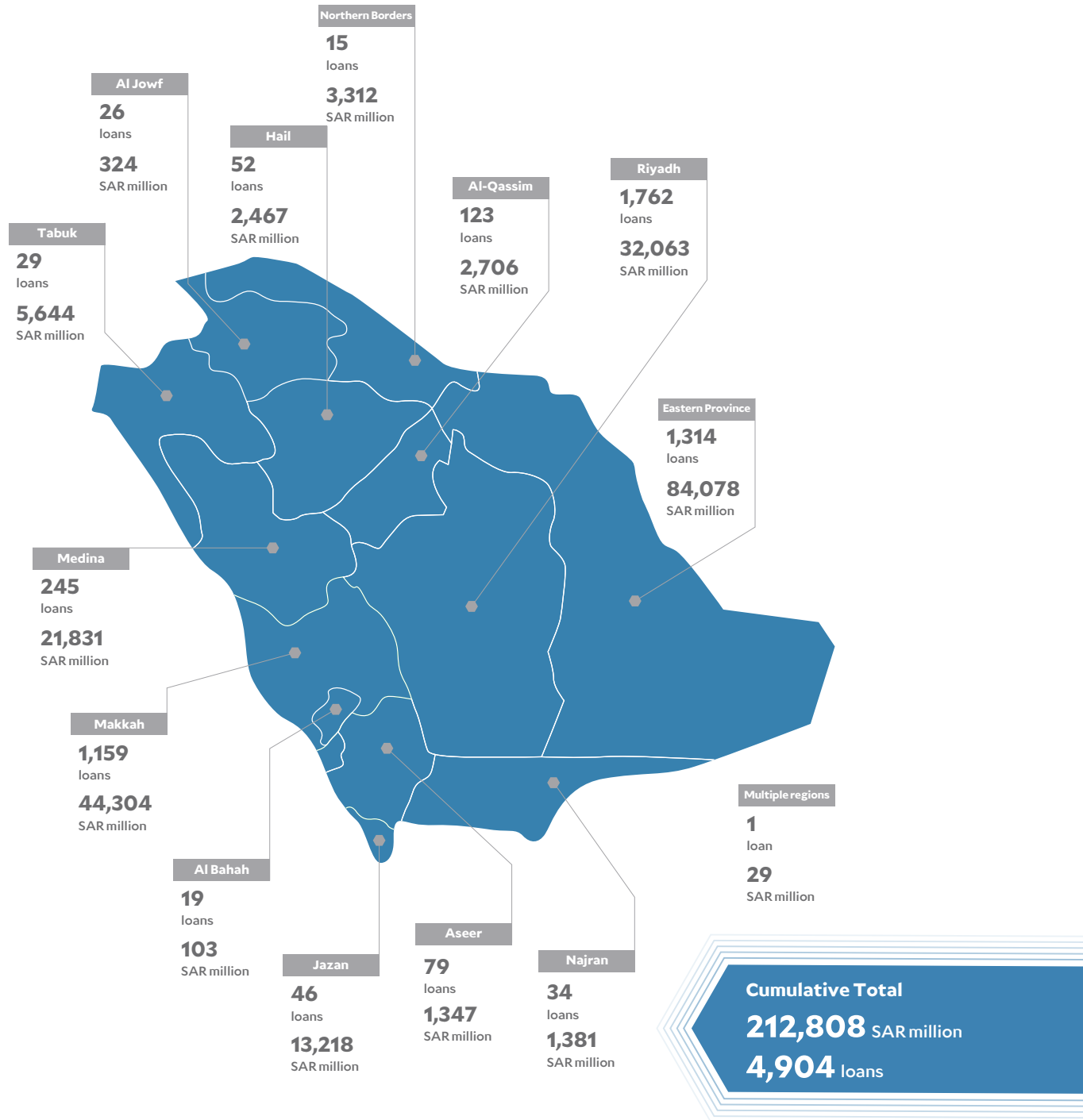


Cumulative loans for this sector for the years 2020 – 2022 (millions of riyals)



Second: Geographical Distribution of Approved Loans

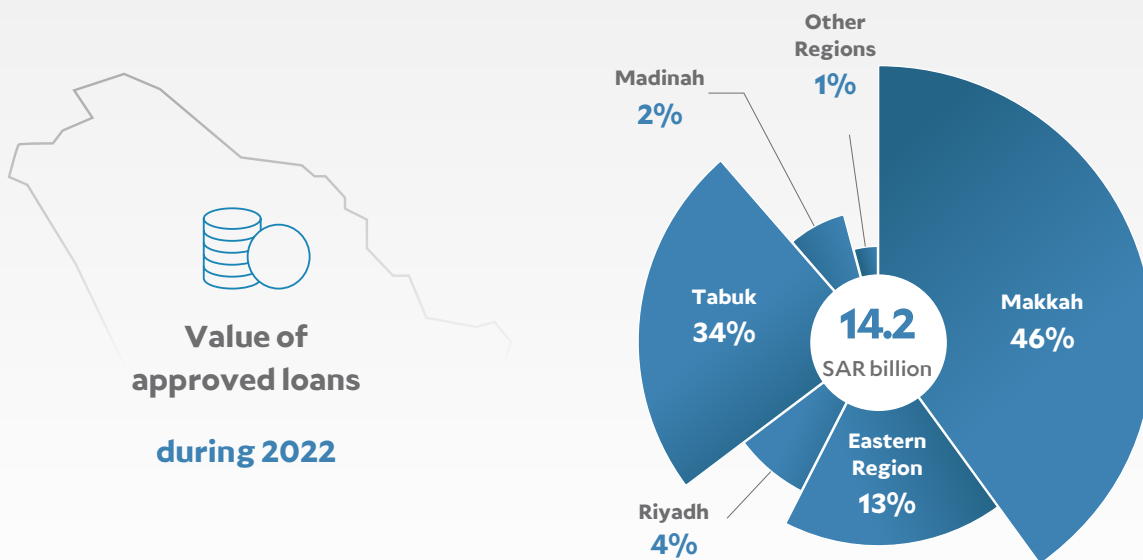
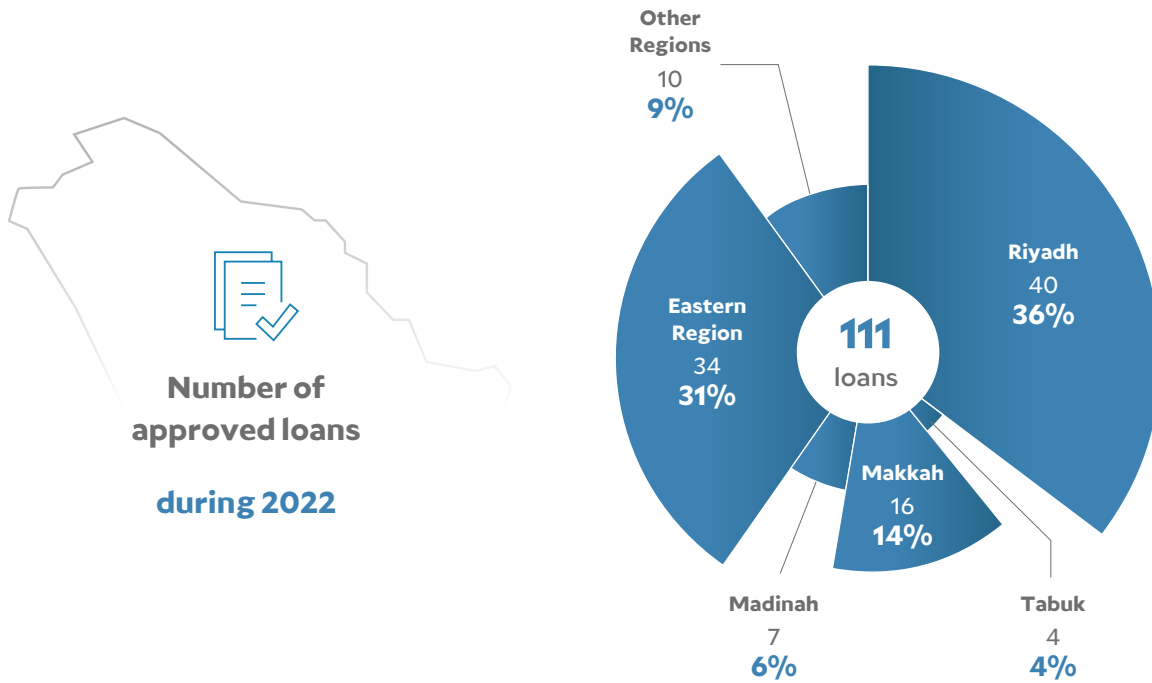
Figure of geographical distribution of total SIDF approved loans, in terms of number and value of loans, across regions of the Kingdom until the end of 2022



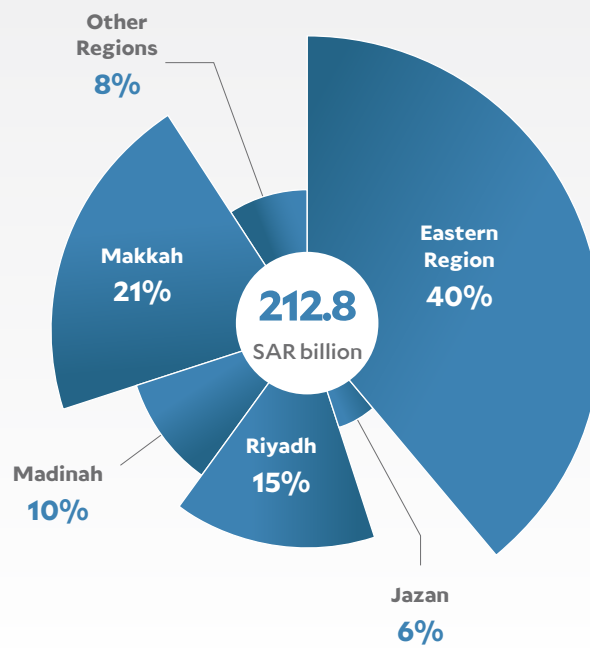
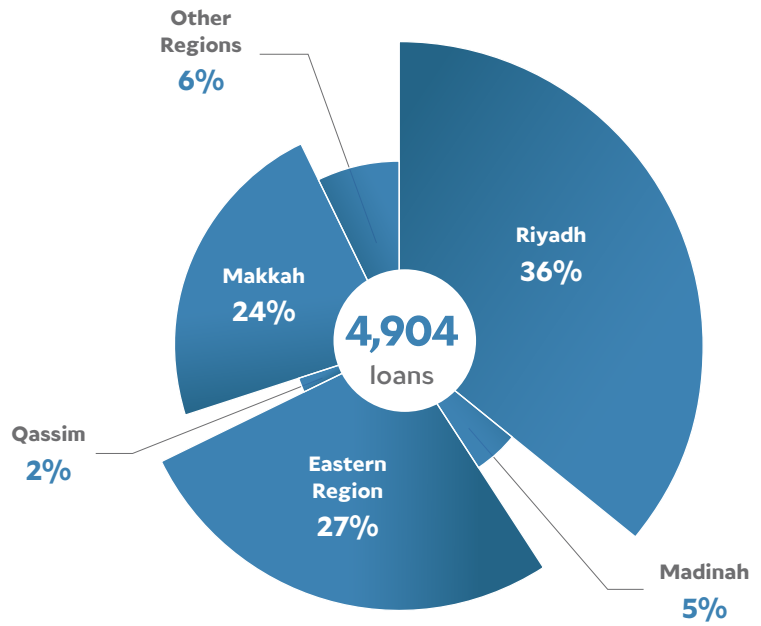


Some projects financed by SIDF

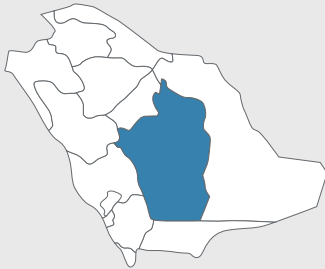
Geographical distribution of approved loans during 2022



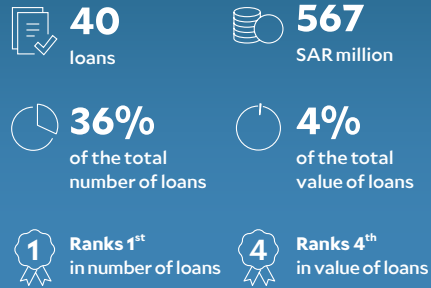
Cumulative geographic distribution of approved loans by the end of 2022



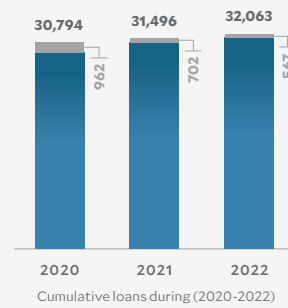
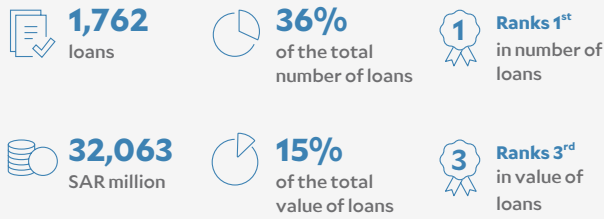
Riyadh Region



Approved loans during 2022



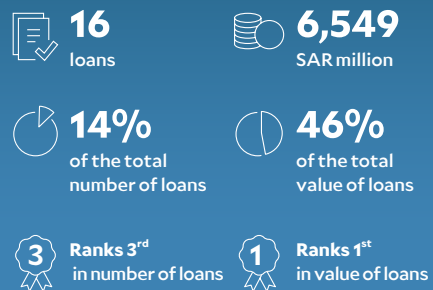
Cumulative approved loans until the end of 2022



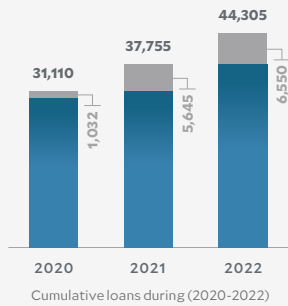
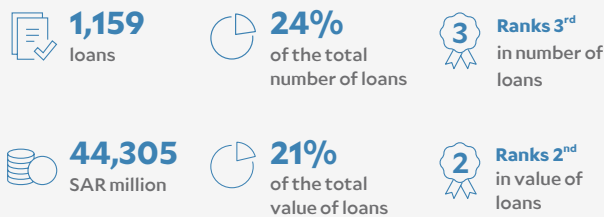
Makkah Region



Approved loans during 2022



Cumulative approved loans until the end of 2022



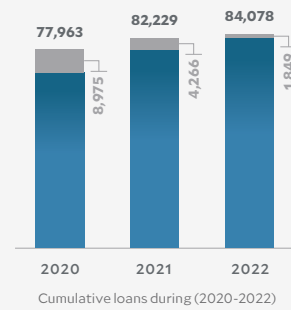
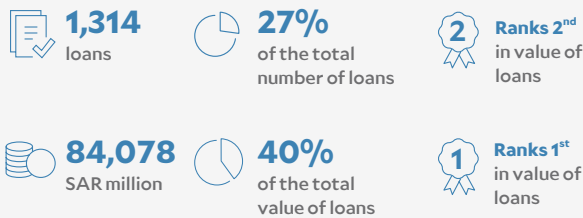
Eastern Region



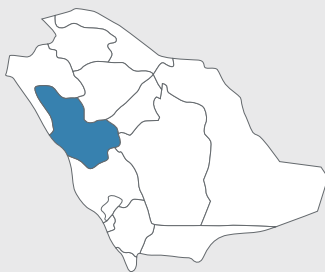
Approved loans during 2022



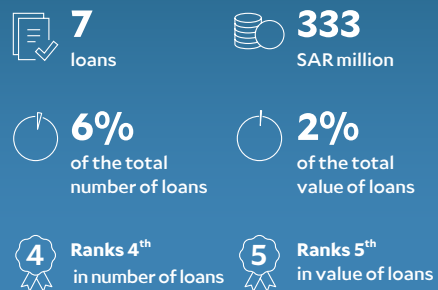
Cumulative approved loans until the end of 2022



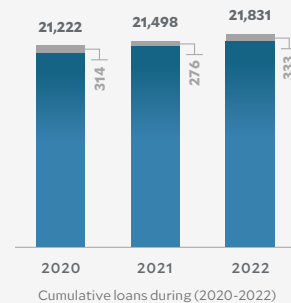
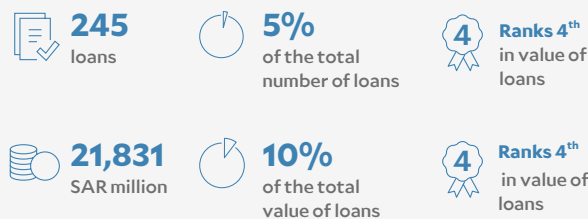
Madinah Region

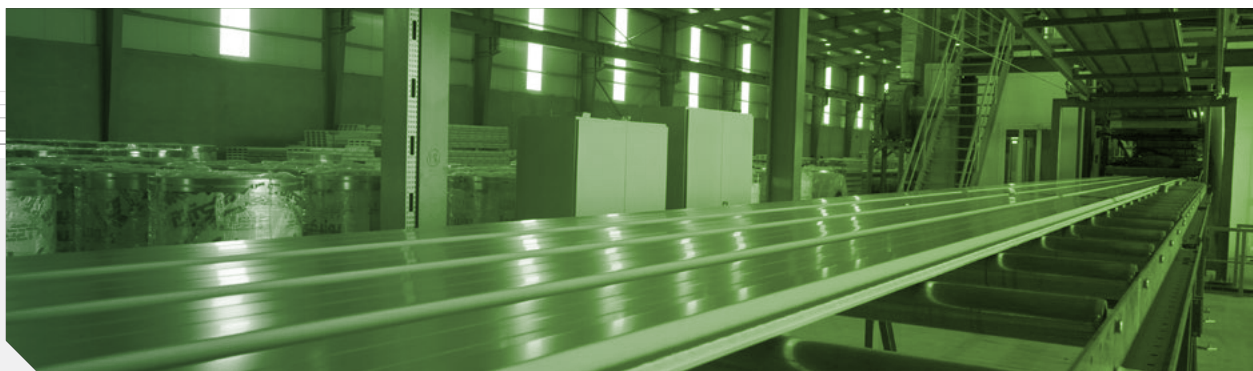
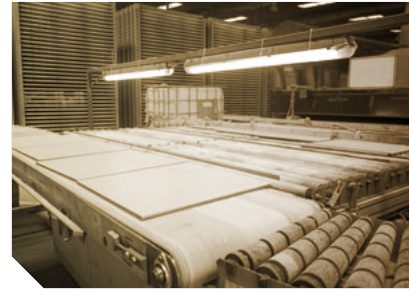


Approved loans during 2022



Cumulative approved loans until the end of 2022



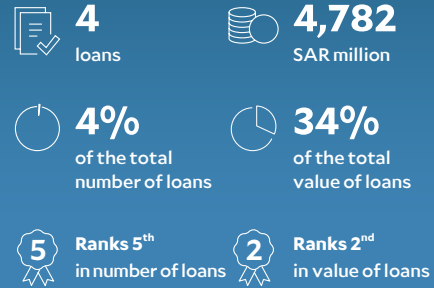


Some projects financed by SIDF

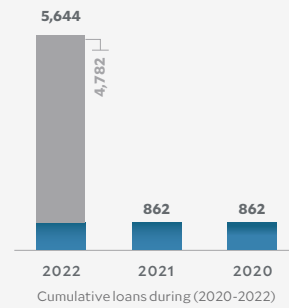
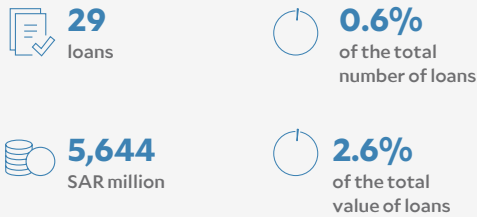
Tabuk Region



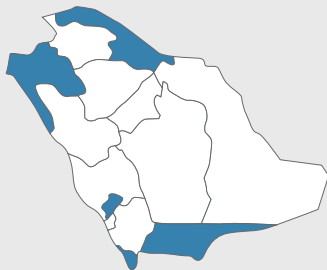
Approved loans during 2022



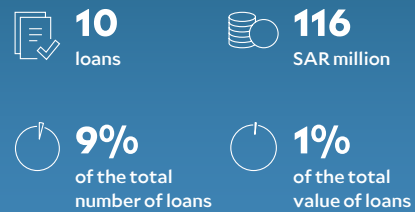
Cumulative approved loans until the end of 2022



Other Kingdom regions

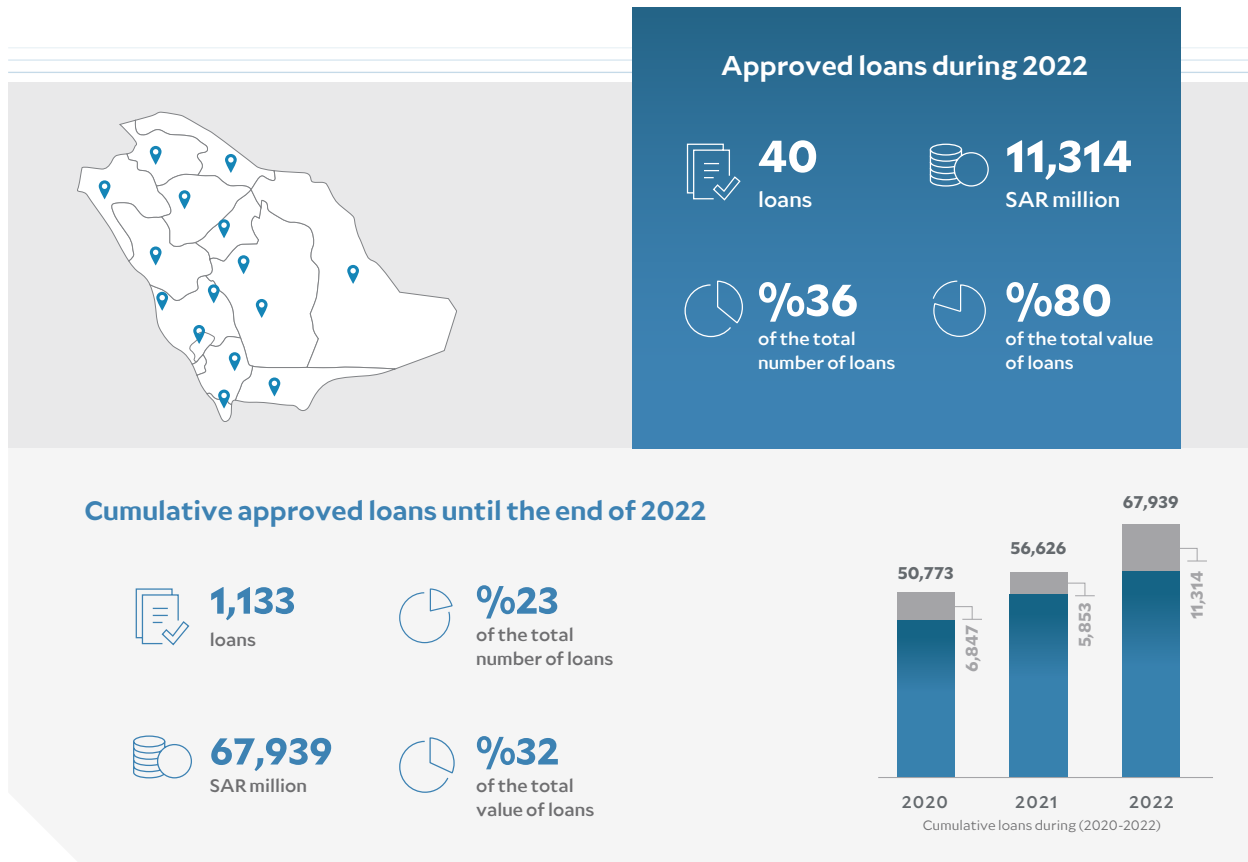


Approved loans during 2022



SIDF Approved Loans for Promising Regions in the Kingdom

SIDF Board has given its approval to a range of new regulations and features that establish the percentage of financing provided by SIDF for industrial projects in promising regions and cities throughout Saudi Arabia. These regions lie outside the boundaries of the central regions and cities of the country. This initiative aligns with Resolution No. 296, issued by the Council of Ministers on 14/10/1432 H, which sanctions an increase in the loans granted by SIDF for projects in less developed regions and cities (promising regions) from 50% to 75% of the total project cost. Moreover, the repayment period for these loans has been prolonged from 15 to 20 years.





Some of the projects financed by SIDF

Third: Approved Loans for Financing Programs and Products

In line with SIDF’s ongoing strategy to support the diverse industrial landscape in Saudi Arabia, the organization has introduced a comprehensive set of specialized financing programs. These programs are designed to create appealing and promising investment environments, encourage investors in start-ups, foster digital transformation, and enhance energy efficiency in existing projects.

Financing Programs

During 2022

“Tawteen” program

to raise local content through partnerships with major companies

10
loans

152.5
SAR million

“Afaq” program

to enable SMEs Empowerment

19
loans

265.6
SAR million

“Mutajadeda” program to stimulate investments in the renewable energy components industry and support independent energy projects

2
loans

224.9
SAR million

“Tanafusiya” program

to improve factory efficiency and support automation to raise productivity and competitiveness

4
loans

216.6
SAR million

The “Land and Loan” Platform

is integrated with a number of government and private entities

2
loans

11.6
SAR million

Since launch to the end of 2022

“Tawteen” program

since its launch in 2019

34
loans

1,452
SAR million

“Afaq” program

since its launch in 2018

54
loans

728.6
SAR million

“Mutajadeda” program

since its launch in 2019

13
loans

314.2
SAR million

“Tanafusiya” program

since its launch in 2019

10
loans

645.6
SAR million

The “Land and Loan” Platform

since its launch in 2018

18
loans

161.4
SAR million

* The above programs offer incentives and additional services to the target sectors through the provided financing products.

Financing Products

During 2022

Working Capital Financing



18
loans



556.6
SAR million

Multipurpose Financing



3
loans



56.7
SAR million

Letter of Credit with Local Banks



11
letters of credit



74
SAR million

Since launch to the end of 2022

Working Capital Financing



156
loans



2.1
SAR billion

Multipurpose Financing



11
loans



97
SAR million

Financing Supply Chains



1
loan



64
SAR million

Letter of Credit with Local Banks



139
letters of credit



878
SAR million



Fourth: Projects that Started Production in 2022

Sector	Value of Loans (SAR Million)	Number of Projects	Estimated number of Employees
Chemical Industries	1,780	14	456
Engineering Industries	1,296	6	380
Other Industries	283	7	160
Consumer Industries	231	17	700
Building Materials Industries	46	3	237
Total	3,636	47	1,933