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:

<table>
<thead>
<tr>
<th>Year</th>
<th>Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>117</td>
</tr>
<tr>
<td>2022</td>
<td>111</td>
</tr>
</tbody>
</table>

Value of approved loans

<table>
<thead>
<tr>
<th>Year</th>
<th>Value (SAR billion)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>11.1</td>
</tr>
<tr>
<td>2022</td>
<td>14.2</td>
</tr>
</tbody>
</table>

Total investments

<table>
<thead>
<tr>
<th>Year</th>
<th>Value (SAR billion)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>19.8</td>
</tr>
<tr>
<td>2022</td>
<td>46.2</td>
</tr>
</tbody>
</table>

Disbursed amounts

<table>
<thead>
<tr>
<th>Year</th>
<th>Value (SAR billion)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>10.1</td>
</tr>
<tr>
<td>2022</td>
<td>6.3</td>
</tr>
</tbody>
</table>

Repaid amounts

<table>
<thead>
<tr>
<th>Year</th>
<th>Value (SAR billion)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>6.5</td>
</tr>
<tr>
<td>2022</td>
<td>6.4</td>
</tr>
</tbody>
</table>
Distribution of Approved Loans According to the Sectors of the National Industry Development and Logistics Program in 2022

- **Industrial Projects**
  - 13,396 SAR million
  - 102 loans

- **Logistics Projects**
  - 522 SAR million
  - 5 loans

- **Energy Projects**
  - 225 SAR million
  - 2 loans

- **Mining Projects**
  - 55 SAR million
  - 2 loans

**14,198 SAR million**

111 loans

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

- **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 cumulative loans until 2022

- **99,403** SAR million
- 47% of total loans value
- Ranks 1st in loans value

Approved loans during 2022

- 34 Loans
- **5,411** SAR million
- 31% of total loans number
- 38% of total loans value
- Ranks 2nd in loans number
- Ranks 2nd in loans value

The new top approved loans

- **4,688** SAR million for ammonia production project

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>2022</td>
<td>99,403</td>
</tr>
<tr>
<td>2021</td>
<td>93,993</td>
</tr>
<tr>
<td>2020</td>
<td>92,151</td>
</tr>
</tbody>
</table>
Engineering Industries Sector

Approved loans during 2022

- 26 loans
- 7,665 SAR million

- 23% of total loans number
- 54% of total loans value

Ranks 3rd in loans number
Ranks 1st in loan value

The new top approved loans

- 6,150 SAR million
  for transport equipment production

- 750 SAR million
  for establishing a manufacture aluminum products project

Approved cumulative loans until 2022

- 49,512 SAR million
- 23% of total loans value
- Ranks 2nd in loans value

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Loans Value (SAR million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2022</td>
<td>49,512</td>
</tr>
<tr>
<td>2021</td>
<td>41,847</td>
</tr>
<tr>
<td>2020</td>
<td>33,431</td>
</tr>
</tbody>
</table>
Consumer Industries Sector

Approved loans during 2022

- **37** loans
- **393** SAR million
- **33%** of total loans number
- **2.8%** of total loans value
- Ranks 1st in loans number
- Ranks 4th in loans value

The new top approved loans

- **104** SAR million to finance a project for food industries
- **25** SAR million to finance a marine products project

Approved cumulative loans until 2022

- **27,839** SAR million
- **13%** of total value of loans
- Ranks 3rd in loans value

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount (SAR million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2022</td>
<td>27,839</td>
</tr>
<tr>
<td>2021</td>
<td>27,441</td>
</tr>
<tr>
<td>2020</td>
<td>26,820</td>
</tr>
</tbody>
</table>
Building Materials Industries Sector

Approved loans during 2022

- **4** loans
- **32** SAR million
- **4%** of total loans number
- **0.2%** of total loans value
- Ranks 5th in loans number
- Ranks 5th in loans value

The new top approved loans

- **17** SAR million to finance glass products projects

Approved cumulative loans until 2022

- **27,260** SAR million
- **12.8%** of total value of loans
- Ranks 4th in loans value

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

- **2022**: 27,260
- **2021**: 27,228
- **2020**: 27,159
Other Industries Sector

Approved loans during 2022

- **10** loans
- **697** SAR million
- **9%** of total loans number
- **5%** of total loans value

The new top approved loans

- **438** SAR million to finance the construction of prefabricated industrial buildings
- **55** SAR million to finance silica sand production projects

Approved cumulative loans until 2022

- **8,794** SAR million
- **4%** of total value of loans
- **5** Ranks 5th in loans value

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Loans (SAR million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2022</td>
<td>8,794</td>
</tr>
<tr>
<td>2021</td>
<td>8,097</td>
</tr>
<tr>
<td>2020</td>
<td>7,931</td>
</tr>
</tbody>
</table>
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.

Cumulative Total
212,808 SAR million
4,904 loans
Some projects financed by SIDF
### Geographical distribution of approved loans during 2022

#### Number of approved loans during 2022

- **Riyadh**: 40 loans (36%)
- **Makkah**: 16 loans (14%)
- **Madinah**: 7 loans (6%)
- **Tabuk**: 4 loans (4%)
- **Other Regions**: 10 loans (9%)
- **Eastern Region**: 34 loans (31%)

#### Value of approved loans during 2022

- **Riyadh**: 40 SAR billion (36%)
- **Makkah**: 14.2 SAR billion (46%)
- **Madinah**: 2.8 SAR billion (2%)
- **Tabuk**: 4.9 SAR billion (34%)
- **Other Regions**: 1.5 SAR billion (1%)
- **Eastern Region**: 8.5 SAR billion (13%)
Cumulative geographic distribution of approved loans by the end of 2022

Number of approved loans by the end of 2022

- Riyadh: 36%
- Eastern Region: 27%
- Makkah: 24%
- Madinah: 5%
- Jazan: 6%
- Qassim: 2%
- Other Regions: 6%

Value of approved loans by the end of 2022

- Eastern Region: 40%
- Makkah: 21%
- Riyadh: 15%
- Madinah: 10%
- Jazan: 6%
- Other Regions: 8%

4,904 loans
212.8 SAR billion
Riyadh Region

**Approved loans during 2022**
- **40 loans**
- **567 SAR million**
- **36% of the total number of loans**
- **4% of the total value of loans**
- **Ranks 1st in number of loans**
- **Ranks 4th in value of loans**

**Cumulative approved loans until the end of 2022**
- **1,762 loans**
- **32,063 SAR million**
- **36% of the total number of loans**
- **15% of the total value of loans**
- **Ranks 1st in number of loans**
- **Ranks 3rd in value of loans**

Makkah Region

**Approved loans during 2022**
- **16 loans**
- **6,549 SAR million**
- **14% of the total number of loans**
- **46% of the total value of loans**
- **Ranks 3rd in number of loans**
- **Ranks 1st in value of loans**

**Cumulative approved loans until the end of 2022**
- **1,159 loans**
- **44,305 SAR million**
- **24% of the total number of loans**
- **21% of the total value of loans**
- **Ranks 3rd in number of loans**
- **Ranks 2nd in value of loans**
### Eastern Region

**Approved loans during 2022**
- 34 loans
- 1,849 SAR million
- 31% of the total number of loans
- 13% of the total value of loans
- Ranks 2nd in number of loans
- Ranks 3rd in value of loans

**Cumulative approved loans until the end of 2022**
- 1,314 loans
- 84,078 SAR million
- 27% of the total number of loans
- 40% of the total value of loans
- Ranks 2nd in number of loans
- Ranks 1st in value of loans

### Madinah Region

**Approved loans during 2022**
- 7 loans
- 333 SAR million
- 6% of the total number of loans
- 2% of the total value of loans
- Ranks 4th in number of loans
- Ranks 5th in value of loans

**Cumulative approved loans until the end of 2022**
- 245 loans
- 21,831 SAR million
- 5% of the total number of loans
- 10% of the total value of loans
- Ranks 4th in number of loans
- Ranks 4th in value of loans
Some projects financed by SIDF
Tabuk Region

Approved loans during 2022
- 4 loans
- 4,782 SAR million
- 4% of the total number of loans
- 34% of the total value of loans
- Ranks 5th in number of loans
- Ranks 2nd in value of loans

Cumulative approved loans until the end of 2022
- 29 loans
- 5,644 SAR million
- 0.6% of the total number of loans
- 2.6% of the total value of loans

Other Kingdom regions

Approved loans during 2022
- 10 loans
- 116 SAR million
- 9% of the total number of loans
- 1% of the total value of loans
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.

**Approved loans during 2022**

- 40 loans
- 11,314 SAR million
- 36% of the total number of loans
- 80% of the total value of loans

**Cumulative approved loans until the end of 2022**

- 1,133 loans
- 67,939 SAR million
- 23% of the total number of loans
- 32% of the total value of loans

Cumulative loans during (2020-2022)

- 2020: 50,773
- 2021: 56,626
- 2022: 67,939

Cumulative loans are increasing year by year.
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

<table>
<thead>
<tr>
<th>Program</th>
<th>Loans</th>
<th>Amount (SAR million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>“Tawteen” program</td>
<td>10</td>
<td>152.5</td>
</tr>
<tr>
<td>“Afaq” program</td>
<td>19</td>
<td>265.6</td>
</tr>
<tr>
<td>“Mutajadeda” program</td>
<td>2</td>
<td>224.9</td>
</tr>
<tr>
<td>“Tanafusiya” program</td>
<td>4</td>
<td>216.6</td>
</tr>
<tr>
<td>The “Land and Loan” Platform</td>
<td>2</td>
<td>11.6</td>
</tr>
<tr>
<td>“Tawteen” program since its launch in 2019</td>
<td>34 loans</td>
<td>1,452 SAR million</td>
</tr>
<tr>
<td>“Afaq” program since its launch in 2018</td>
<td>54 loans</td>
<td>728.6 SAR million</td>
</tr>
<tr>
<td>“Mutajadeda” program since its launch in 2019</td>
<td>13 loans</td>
<td>314.2 SAR million</td>
</tr>
<tr>
<td>“Tanafusiya” program since its launch in 2019</td>
<td>10 loans</td>
<td>645.6 SAR million</td>
</tr>
<tr>
<td>The “Land and Loan” Platform since its launch in 2018</td>
<td>18 loans</td>
<td>161.4 SAR million</td>
</tr>
</tbody>
</table>

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

### During 2022

<table>
<thead>
<tr>
<th>Product Type</th>
<th>Loans/Letters</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working Capital Financing</td>
<td>18 loans</td>
<td>556.6 SAR million</td>
</tr>
<tr>
<td>Multipurpose Financing</td>
<td>3 loans</td>
<td>56.7 SAR million</td>
</tr>
<tr>
<td>Letter of Credit with Local Banks</td>
<td>11 letters</td>
<td>74 SAR million</td>
</tr>
</tbody>
</table>

### Since launch to the end of 2022

<table>
<thead>
<tr>
<th>Product Type</th>
<th>Loans/Letters</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working Capital Financing</td>
<td>156 loans</td>
<td>2.1 SAR billion</td>
</tr>
<tr>
<td>Multipurpose Financing</td>
<td>11 loans</td>
<td>97 SAR million</td>
</tr>
<tr>
<td>Financing Supply Chains</td>
<td>1 loan</td>
<td>64 SAR million</td>
</tr>
<tr>
<td>Letter of Credit with Local Banks</td>
<td>139 letters</td>
<td>878 SAR million</td>
</tr>
</tbody>
</table>
### Fourth: Projects that Started Production in 2022

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