



04

SIDF Lending Activity

About SIDF	6
2023 Highlights	15
Trends & Indicators of National Economy	19
● SIDF Lending Activity	25
○ 1- Sectoral Distribution of Approved Loans	29
○ 2- Geographical Distribution of Approved Loans	36
○ 3- Incentivized Programs Highlights	46
○ 4- Projects that Started Production in 2023	47
SIDF Strategy	49
Digital Transformation & Info. Technology	58
Human Resource Development	66
SIDF in 50 Years	73
Industry Study	78
Lending Activity Statistics	87

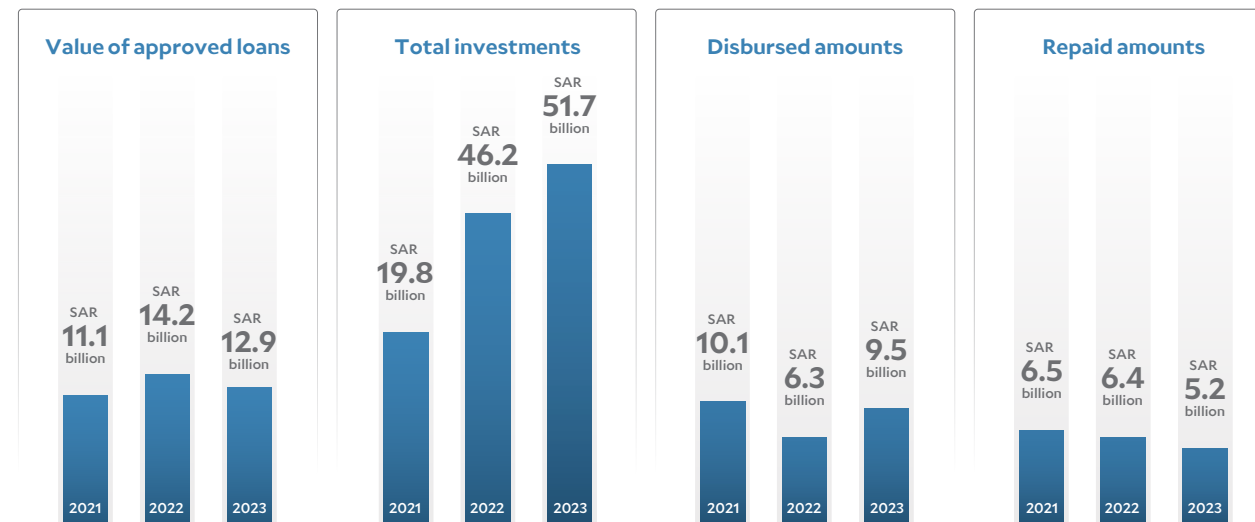
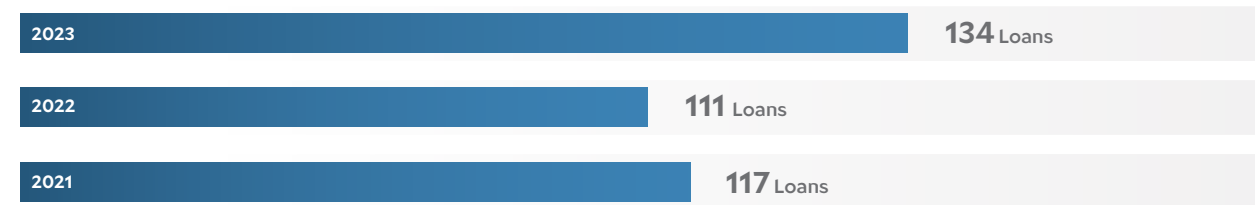


SIDF Lending Activity

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 2021-2023

Number of approved loans:



- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87

Approved loans during 2023

Promising Regions and Cities



35 Loans

Number of approved loans



SAR 2.1 billion

Value of approved loans

Small and Medium Enterprise (SME) Loans



83 Loans

Number of approved loans



SAR 1.7 billion

Value of approved loans

The sectors of National Industrial Development and Logistics Program (NIDL P)



12,899 million Riyals

Industrial projects



2.9 million Riyals

Energy Projects



18.2 million Riyals

Logistics projects

About SIDF	6
2023 Highlights	15
Trends & Indicators of National Economy	19
● SIDF Lending Activity	25
○ 1- Sectoral Distribution of Approved Loans	29
○ 2- Geographical Distribution of Approved Loans	36
○ 3- Incentivized Programs Highlights	46
○ 4- Projects that Started Production in 2023	47
SIDF Strategy	49
Digital Transformation & Info. Technology	58
Human Resource Development	66
SIDF in 50 Years	73
Industry Study	78
Lending Activity Statistics	87



Cumulative Lending Activity until end of 2023

SIDF accomplishments from its inception in 1974 until conclusion of the fiscal year 2023 indicate the favorable outcomes of projects that have received loans from SIDF. Additionally, SIDF has provided valuable advisory support in various areas such as technical, administrative, financial, and marketing to support these projects.



+ 4000 Loans

Number of loans granted by SIDF since establishment to the end of fiscal year 2023



SAR + 180 billion

Net value of approved loans to the end of fiscal year 2023

- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- **SIDF Lending Activity** 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87

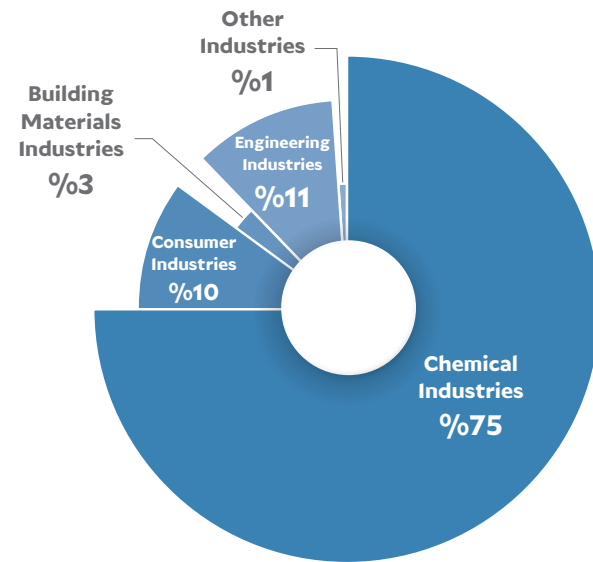




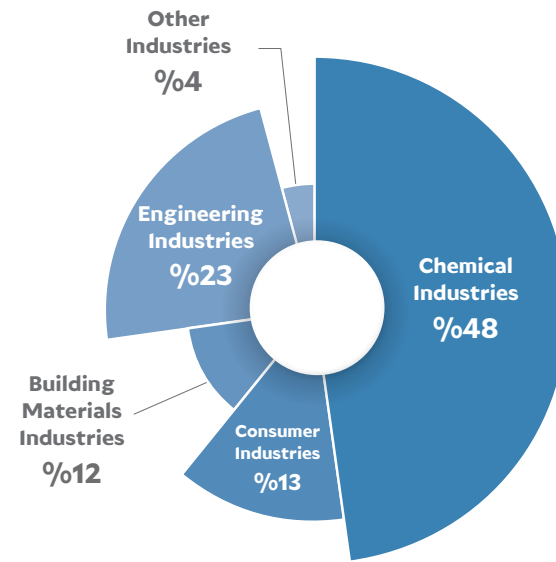
First: Sectoral Distribution of Approved Loans

By reviewing SIDF's lending activity, which covers key industrial sectors in the Kingdom of Saudi Arabia, and in accordance with the value of the approved loans, the following diagram summarizes the cumulative allocation distribution up to the end of 2023 for each of these sectors, as follows:

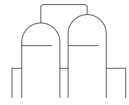
Sectoral distribution of the approved loans value in 2023



Sectoral cumulative distribution of the value of loans approved until the end of 2023



- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87



Chemical Industries Sector

Approved Loans During 2023



49 Loans



9,748 SAR million

%37

of total loans

%75

of value of total loans



Ranks 1st
in loans number



Ranks 1st
in loans value

Top approved new loans



6,000 SAR million
for ethylene production



665 SAR million
for linear alkyl benzene (LAB) production

Approved cumulative loans until 2023



1431 Loans



109,152 SAR million

%29

of total loans

%48

of value of total loans



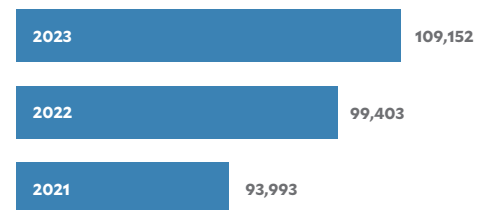
Ranks 1st
in loans number



Ranks 1st
in loans value

Sector cumulative loans 2021-2023

In SAR million



- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87



Engineering Industries Sector

Approved Loans During 2023



29 Loans



1,406 SAR million

%21

of total loans

%11

of value of total loans



Ranks 3rd in loans number



Ranks 2nd in loans value

Top approved new loans



1,000 SAR million for aluminum oxide production



264 SAR million for passenger car and four-wheel drive vehicle manufacturing

Approved cumulative loans until 2023



1,264 Loans



50,918 SAR million

%25

of total loans

%23

of value of total loans



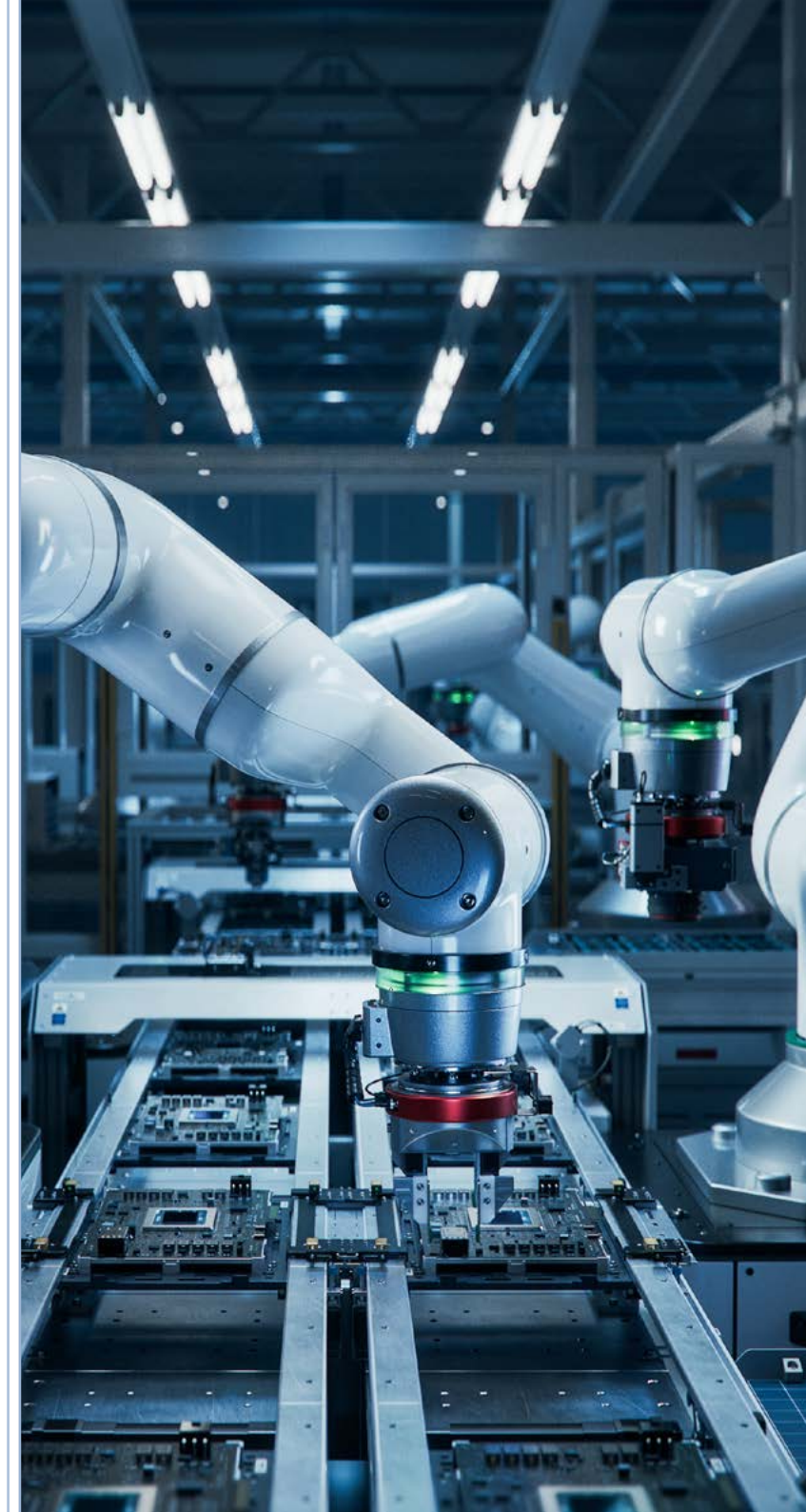
Ranks 3rd in loans number



Ranks 2nd in loans value

Sector cumulative loans 2021-2023

In SAR million



- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87



Consumer Industries Sector

Approved Loans During 2023



42 Loans



1,209 SAR million

%31
of total loans

%10
of value of total loans



Ranks 2nd
in loans number



Ranks 3rd
in loans value

Top approved new loans



150 SAR million
for cooking oil production



75.6 SAR million
mln for dried food production (fruit
and coffee)

Approved cumulative loans until 2023



1,425 Loans



29,048 SAR million

%28
of total loans

%13
of value of total loans



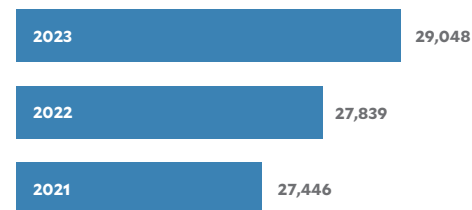
Ranks 2nd
in loans number



Ranks 3rd
in loans value

Sector cumulative loans 2021-2023

In SAR million



- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87



Building Materials Industries Sector

Approved Loans During 2023



9 Loans



437 SAR million

%7

of total loans

%3

of value of total loans



Ranks 4th in loans number



Ranks 4th in loans value

Top approved new loans



119 SAR million

for the production of porcelain tiles



41 SAR million

for acquisition of cement production project

Approved cumulative loans until 2023



716 Loans



27,697 SAR million

%14

of total loans

%12

of value of total loans



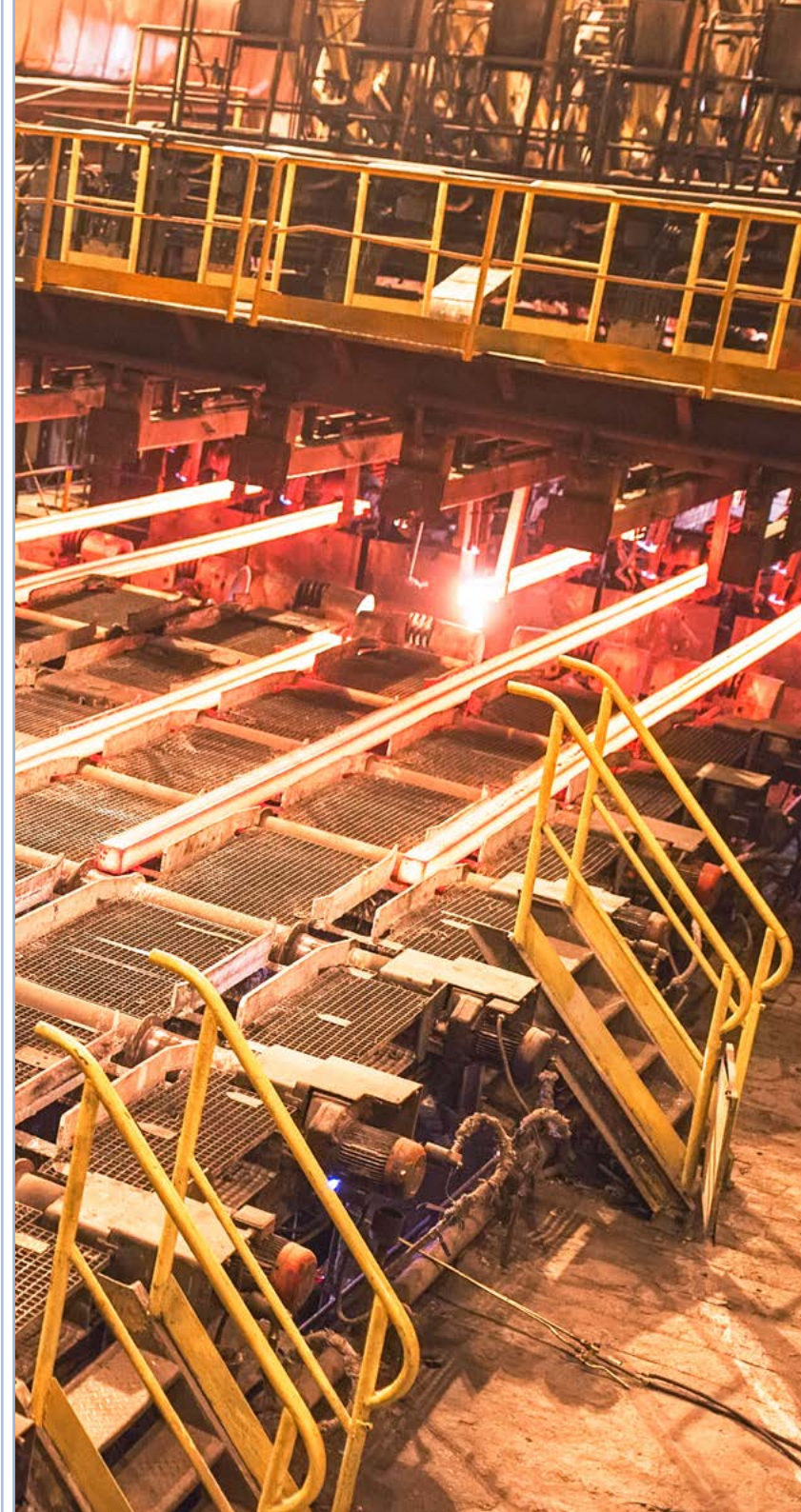
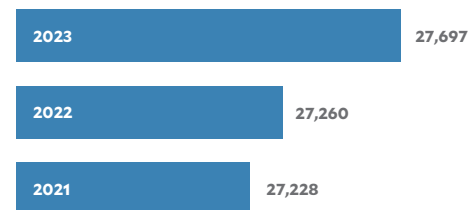
Ranks 4th in loans number



Ranks 4th in loans value

Sector cumulative loans 2021-2023

In SAR million



- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87



Other Industries Sector

Approved Loans During 2023



5 Loans



120 SAR million

%4

of total loans

%1

of value of total loans



Ranks 5th in loans number



Ranks 5th in loans value

Top approved new loans



70 SAR million

for establishment of prefabricated factories.



52 SAR million

for development of modern storage systems solutions.

Approved cumulative loans until 2023



202 Loans



8,913 SAR million

%4

of total loans

%4

of value of total loans



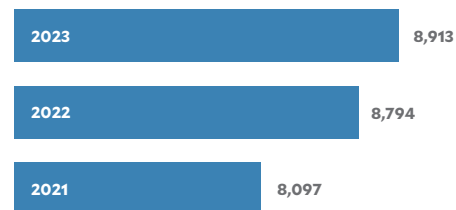
Ranks 5th in loans number



Ranks 5th in loans value

Sector cumulative loans 2021-2023

In SAR million



- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87

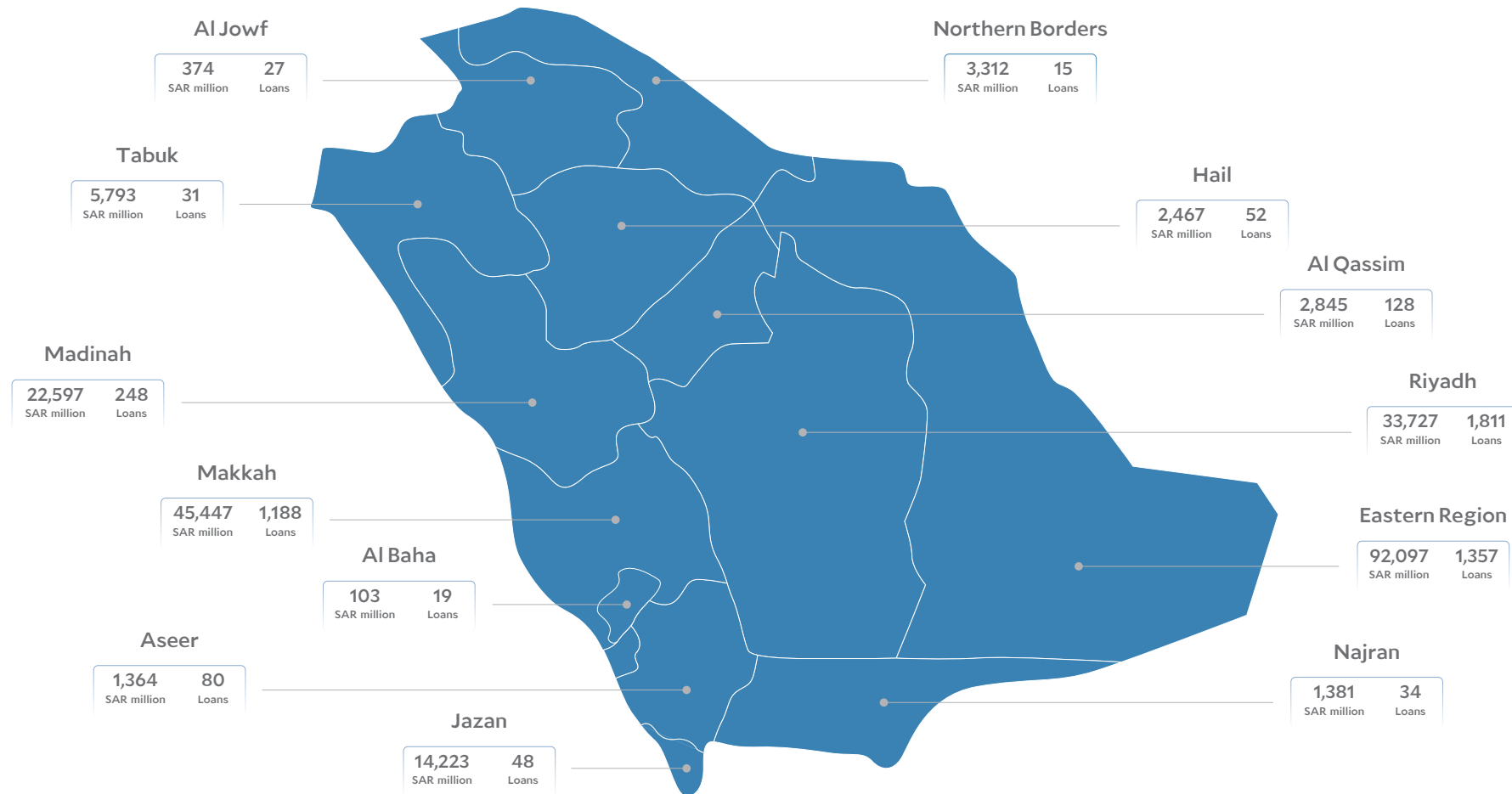


Some SIDF-financed Projects

About SIDF	6
2023 Highlights	15
Trends & Indicators of National Economy	19
SIDF Lending Activity	25
● 1- Sectoral Distribution of Approved Loans	29
○ 2- Geographical Distribution of Approved Loans	36
○ 3- Incentivized Programs Highlights	46
○ 4- Projects that Started Production in 2023	47
SIDF Strategy	49
Digital Transformation & Info. Technology	58
Human Resource Development	66
SIDF in 50 Years	73
Industry Study	78
Lending Activity Statistics	87

Second: Geographical Distribution of Approved Loans

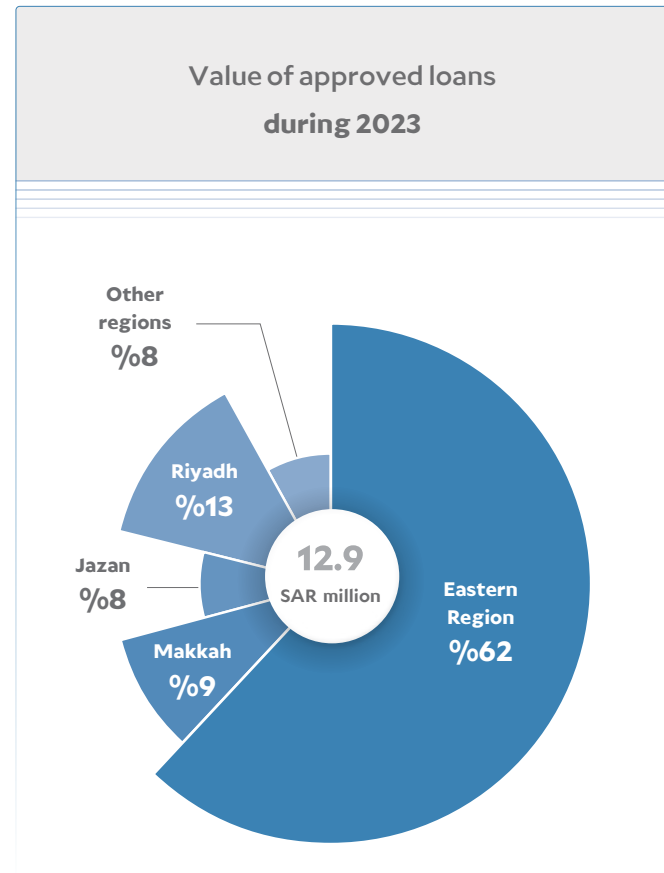
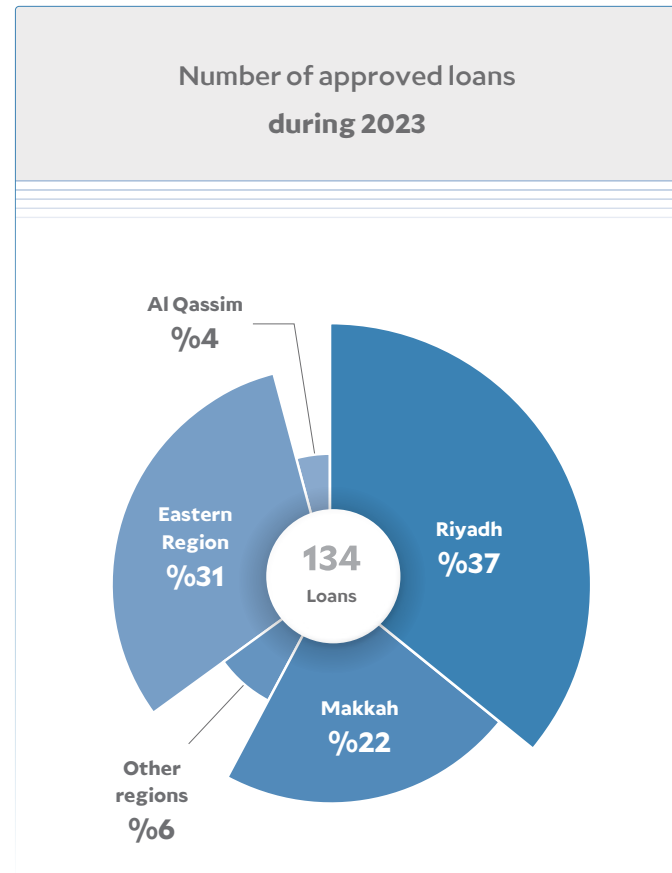
Figure of geographical distribution of total SIDF approved loans, in terms of number and value of loans, across regions of the Kingdom until the end of 2023.



- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87



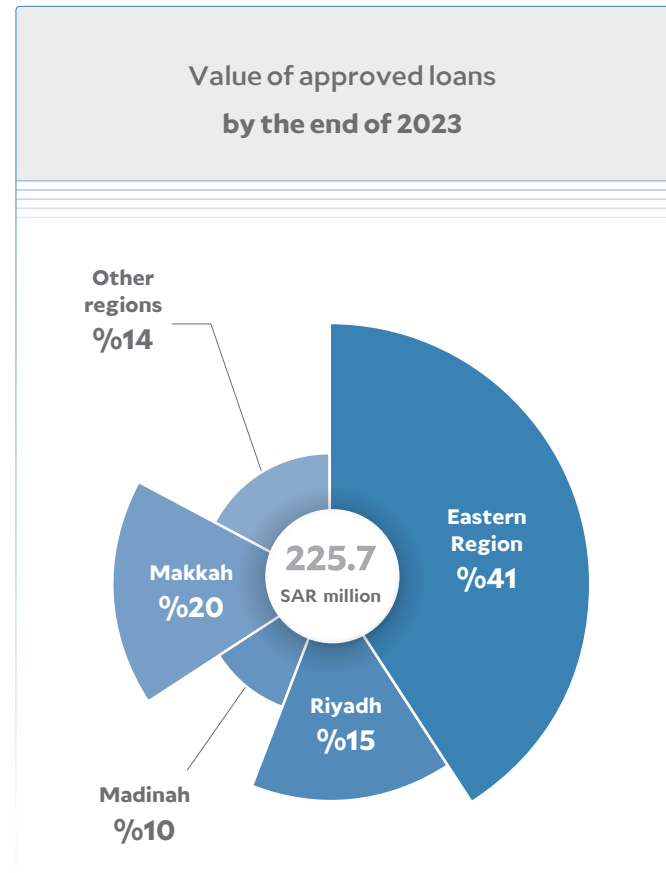
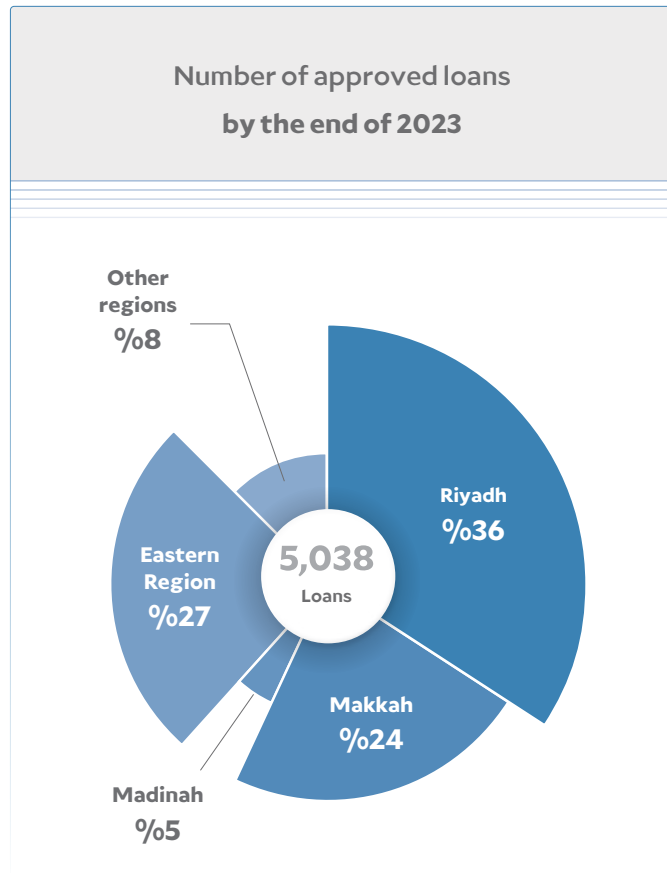
Geographical Distribution of Approved Loans during 2023



- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87

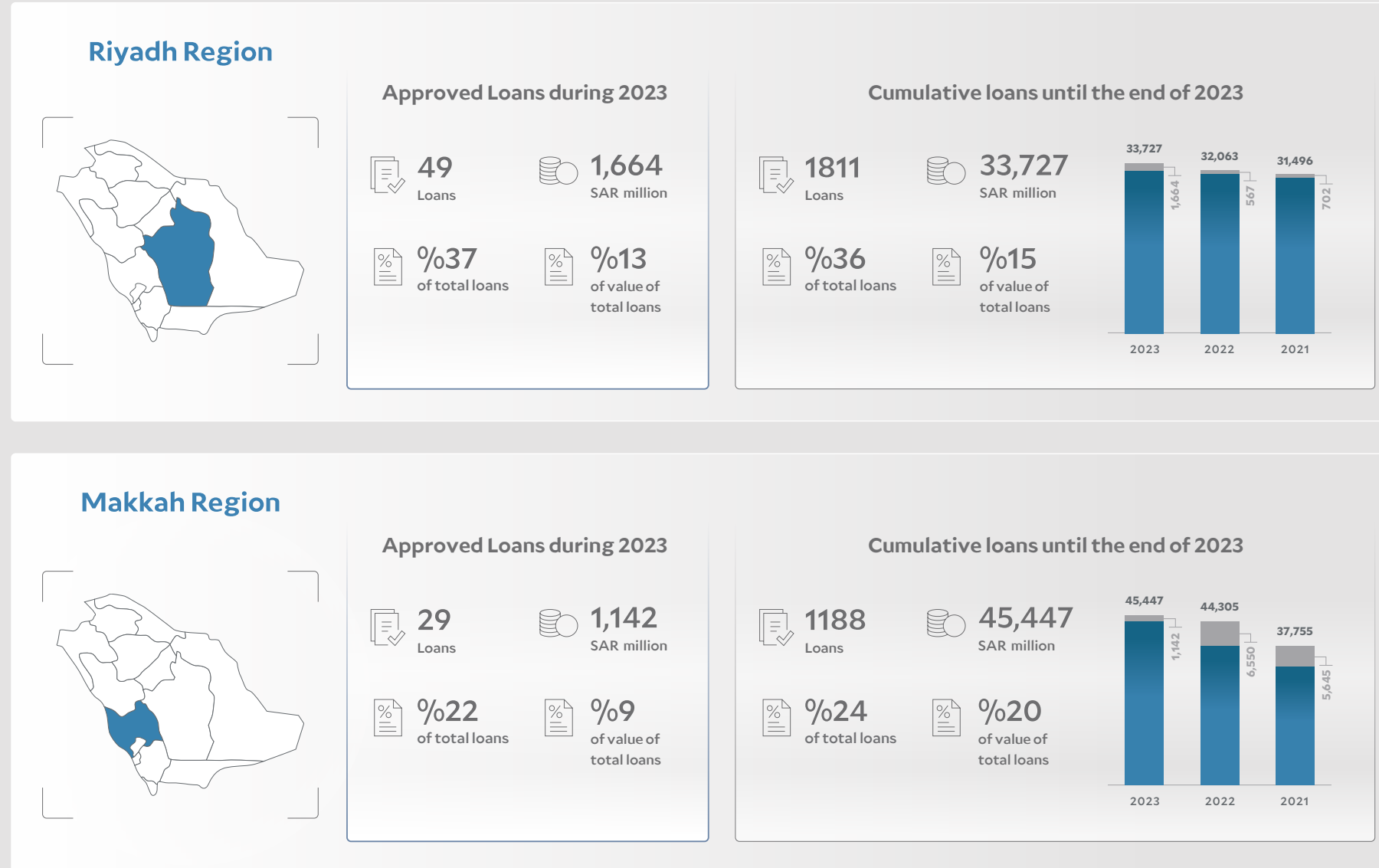


Cumulative geographic distribution of approved loans by the end of 2023



- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87

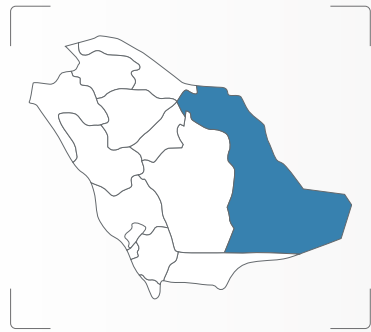
Prominent Funded Regions



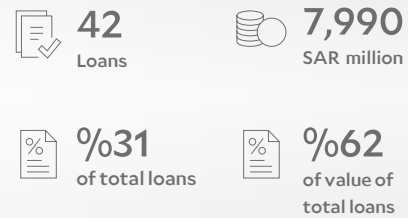
- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87



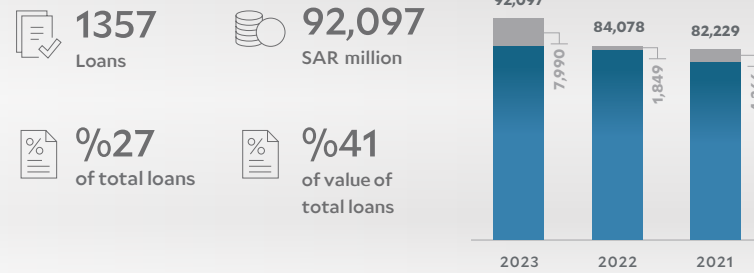
Eastern Region



Approved Loans during 2023



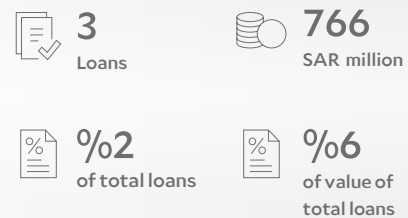
Cumulative loans until the end of 2023



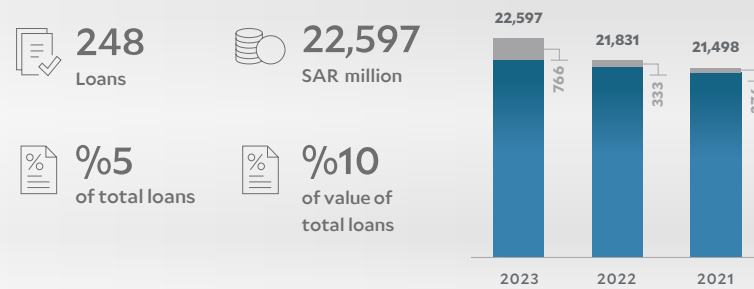
Madinah Region



Approved Loans during 2023



Cumulative loans until the end of 2023



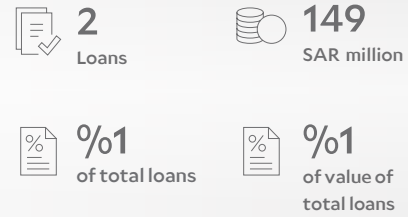
- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87



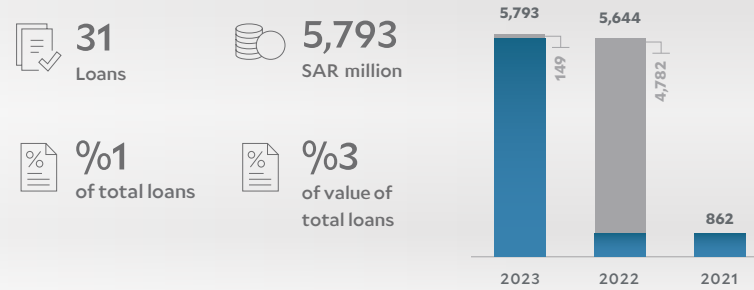
Tabuk Region



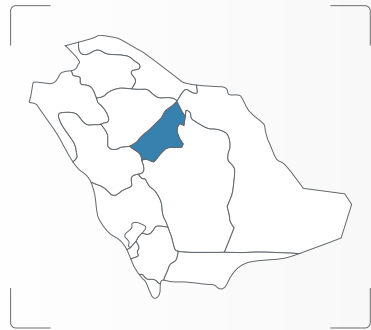
Approved Loans during 2023



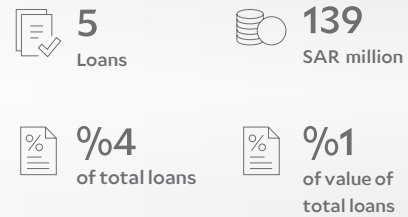
Cumulative loans until the end of 2023



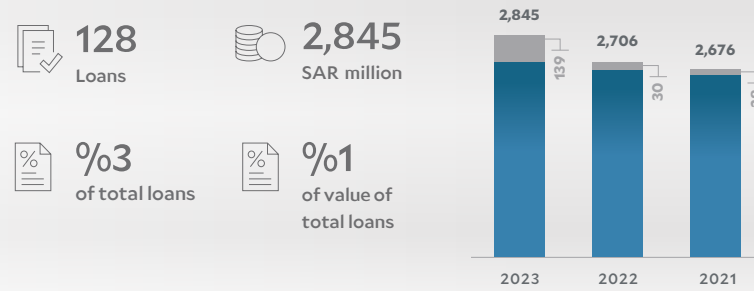
Al Qassim Region



Approved Loans during 2023



Cumulative loans until the end of 2023



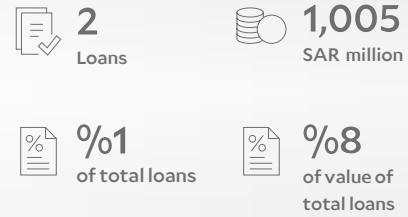
- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87



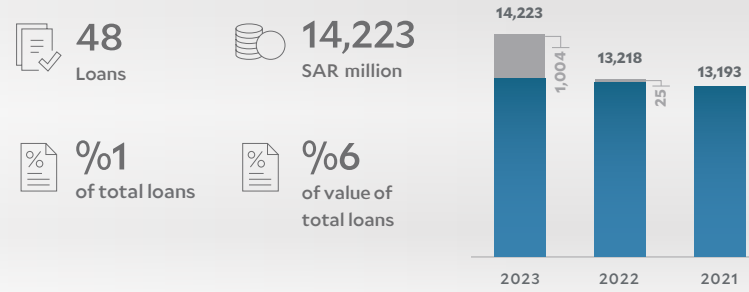
Jazan Region



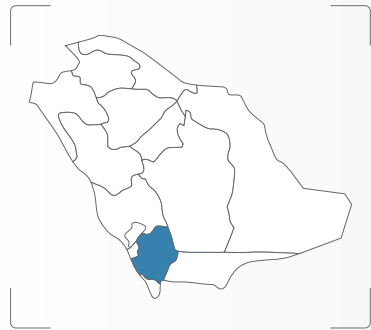
Approved Loans during 2023



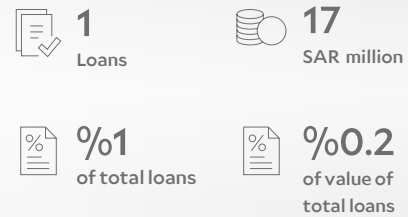
Cumulative loans until the end of 2023



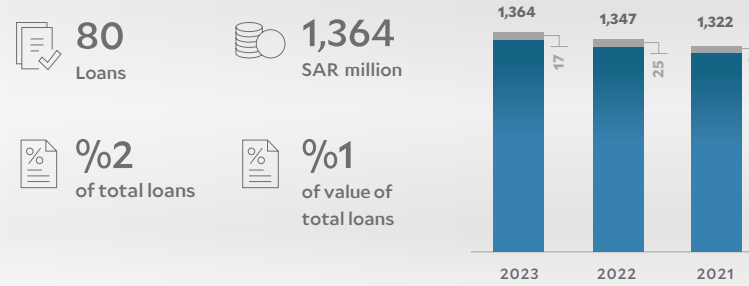
Aseer Region



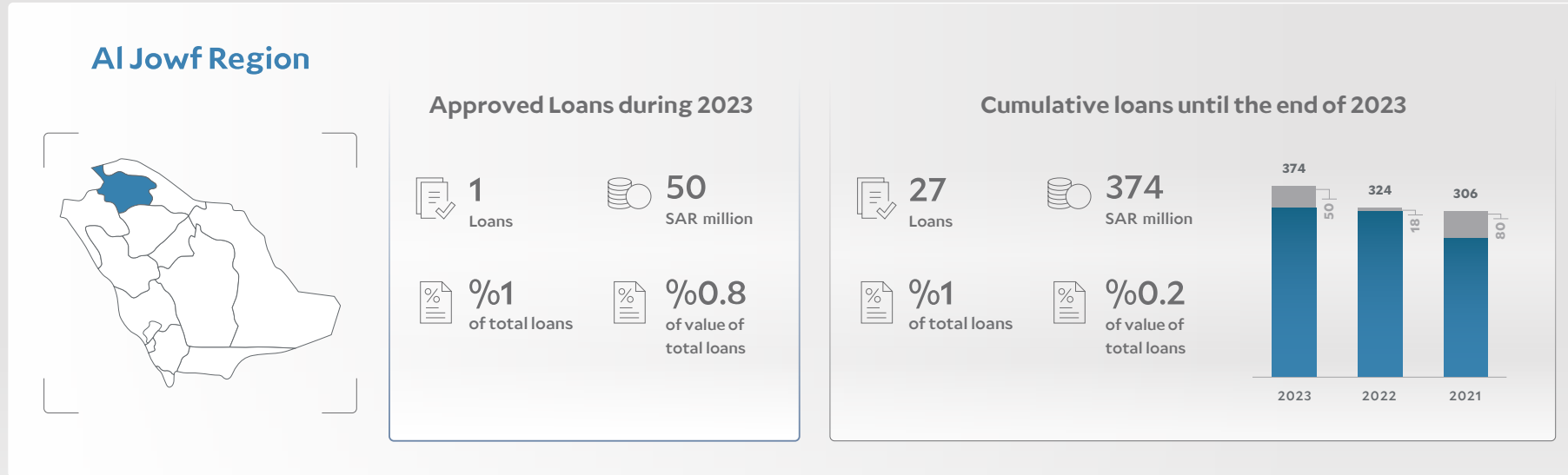
Approved Loans during 2023



Cumulative loans until the end of 2023



- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87



- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87





SIDF Approved Loans for Promising Regions in the Kingdom

SIDF Board has approved 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 are situated outside the borders of the country's central regions and cities. This stride aligns with Resolution No. 296, issued by the Council of Ministers on 12/09/2011, which increases 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 new regulations extend the repayment period for said loans from 15 to 20 years, to expand the scope of the industrial sector, and include all the Kingdom's regions.



- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87



Some SIDF-financed Projects

- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87



Third: Incentivized Programs

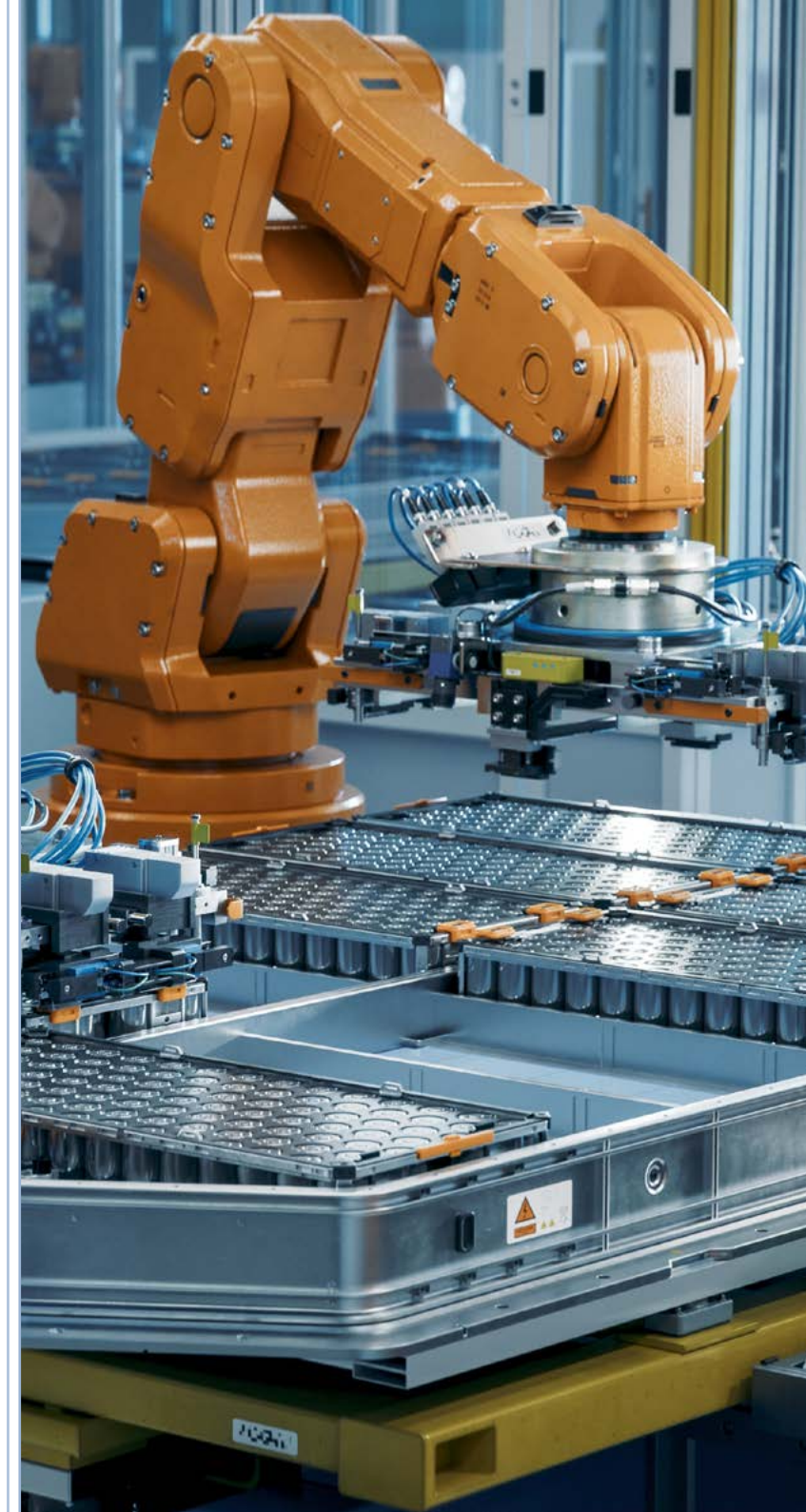
In line with SIDF's ongoing strategy to support the diverse industries in Saudi Arabia, the fund has introduced a complete set of specialized financing programs. The programs are designed to create appealing and promising investment environments, encourage investors in enterprises, and foster digital transformation, while promoting energy efficiency in existing projects.

 <p>Tawteen Program to boost local content through partnerships with leading companies</p>	 <p>Afaq Program to support SMEs</p>	 <p>Mutajadeda Program to promote investment in renewable energy components manufacturing and finance independent power producers</p>	 <p>Tanafusiya Program to improve factory efficiency and support automation to raise productivity and competitiveness</p>					
<p>Incentivized Programs Highlights</p>	<p>During 2023</p> <table border="0"> <tr> <td data-bbox="1179 906 1230 970"></td> <td data-bbox="1255 906 1317 986">18 loans</td> <td data-bbox="1645 914 1708 965"></td> <td data-bbox="1739 906 1883 986">520.8 SAR million</td> </tr> </table>				18 loans		520.8 SAR million	
		18 loans		520.8 SAR million				
<p>Since launch to the end of 2023</p> <table border="0"> <tr> <td data-bbox="1179 1094 1230 1158"></td> <td data-bbox="1255 1094 1346 1174">126 loans</td> <td data-bbox="1645 1102 1708 1153"></td> <td data-bbox="1739 1094 1883 1174">3,642 SAR million</td> </tr> </table>				126 loans		3,642 SAR million		
	126 loans		3,642 SAR million					
 <p>Advisory Services Providing support to improve performance and achieve growth and sustainability.</p>	<p>During 2023</p> <table border="0"> <tr> <td data-bbox="1179 1310 1230 1374"></td> <td data-bbox="1255 1310 1317 1390">12 Advisory Services</td> </tr> </table>			12 Advisory Services	<p>Since launch to the end of 2023</p> <table border="0"> <tr> <td data-bbox="1645 1310 1708 1374"></td> <td data-bbox="1739 1310 1801 1390">32 Advisory Services</td> </tr> </table>			32 Advisory Services
	12 Advisory Services							
	32 Advisory Services							

- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87

Fourth: Projects that Started Production in 2023

Sector	Value of Loans (in SAR Million)	Number of Projects	Estimated number of Employees
Chemical Industries	1,439	20	1,133
Engineering Industries	5,420	6	4,519
Consumer Industries	334	11	1,118
Building Materials Industries	40	2	106
Other Industries	65	4	113
Total	7,298	43	6,989



About SIDF	6
2023 Highlights	15
Trends & Indicators of National Economy	19
SIDF Lending Activity	25
○ 1- Sectoral Distribution of Approved Loans	29
○ 2- Geographical Distribution of Approved Loans	36
○ 3- Incentivized Programs Highlights	46
● 4- Projects that Started Production in 2023	47
SIDF Strategy	49
Digital Transformation & Info. Technology	58
Human Resource Development	66
SIDF in 50 Years	73
Industry Study	78
Lending Activity Statistics	87



Some SIDF-financed Projects

- About SIDF 6
- 2023 Highlights 15
- Trends & Indicators of National Economy 19
- SIDF Lending Activity 25
 - 1- Sectoral Distribution of Approved Loans 29
 - 2- Geographical Distribution of Approved Loans 36
 - 3- Incentivized Programs Highlights 46
 - 4- Projects that Started Production in 2023 47
- SIDF Strategy 49
- Digital Transformation & Info. Technology 58
- Human Resource Development 66
- SIDF in 50 Years 73
- Industry Study 78
- Lending Activity Statistics 87