

Bank Audi

The background is a stylized landscape. At the top, there are blue and purple clouds. A large, bright white sun with a rainbow-colored outline is positioned in the center. Below the sun, there is a body of water in shades of blue and purple. A small, dark boat with an orange sail is visible on the water. The foreground consists of a dark, curved shape, possibly a shore or a path, with a pinkish-purple outline.

**SAUDI ARABIA
FACTS & FIGURES
2017**

SAUDI ARABIA FACTS AND FIGURES 2017

Geography

Surface (in sqkm)	2,149,690
Land boundaries' length (in km)	4,431
Coastline length (in km)	2,640
Maximum altitude: Jabal Sawda' (in m)	3,133

Demography

Population (in thousands)	32,377
Population annual growth rate (2007-2017)	2.6%
Population under 15 years (% of total population)	25%
Population density (per sqkm)	15
Urban population (% of total population)	83%
Unemployment rate	5.6%
Life expectancy at birth	75
Infant mortality rate (per 1,000 live births)	11
Human Development Index (UNDP)	0.847

Education

Adult literacy rate

Male	97%
Female	91%

Primary, intermediate and secondary education

Number of students (000s)	5,852
Number of schools	36,273
Number of teachers	512,504

Health

Number of hospitals	475
Number of beds	72,639
Number of physicians	97,727
Residents per hospital bed	446
Residents per physician	331

Technology Diffusion

Number of telephone mainlines (per 100 people)	12.0
Number of cellular subscribers (per 100 people)	157.6
Number of internet users (per 100 people)	73.8
Number of broadband subscribers (per 100 people)	10.8

Infrastructure

Roadway length (paved in km)	47,529
Railway length (in km)	1,378
Airport runways	214
o.w. Paved runways	82
o.w. Unpaved runways	132
Ports:	Ad-Dammam, Al Jubayl, Jeddah, Yanbu' Al Sinaiyah

General

Currency	Saudi Riyal
Official language	Arabic, English (widely understood)
Number of provinces	13

	2015	2016	2017
Macroeconomic Indicators			
GDP (US\$ billion)	654.3	644.9	686.7
o.w. Agriculture, forestry and fishing	2.6%	2.7%	2.5%
o.w. Industry	37.2%	35.0%	38.3%
o.w. Electricity, gas and water	1.5%	1.6%	1.6%
o.w. Construction	6.6%	6.6%	6.0%
o.w. Trade and services	52.1%	54.2%	51.6%
Real GDP growth	4.1%	1.7%	-0.9%
o.w. Oil GDP growth	5.3%	3.6%	-3.1%
o.w. Non-oil GDP growth	3.2%	0.2%	1.1%
GDP per capita (US\$)	21,095	20,317	21,211
Real Sector			
Oil sector (US\$ million)			
Mining and quarrying value added	160,136	142,303	174,638
Petroleum refining value added	16,780	17,424	21,855
Crude oil production (million b/d)	10.2	10.5	10.0
Crude oil exports (million barrels)	2,615	2,732	2,543
Non-oil sector (US\$ million)			
Non-oil value added	477,355	485,209	490,246
Non-oil exports/Total exports	24.7%	25.6%	23.1%
Agriculture, forestry and fishing value added	17,138	17,321	17,411
Manufacturing value added (excluding petroleum refining)	66,211	65,819	66,512
Number of operating industrial units	7,196	7,898	7,929
Number of workers in operating industrial units	998,487	1,051,658	1,065,016
Electricity, gas and water value added	9,618	10,239	10,832
Power generation capacity (in MW)	50,171	54,632	56,361
Number of electricity subscribers (in 000s)	8,094	8,589	9,050
Power sold (millions of kWh)	286,037	287,692	288,657
Construction value added	43,460	42,553	41,225
Cement production (in 000s of tons)	62,055	55,925	47,128
Domestic cement sales (in 000s of tons)	60,697	54,932	47,061
Trade and services value added	340,928	349,277	354,266
Number of passengers at the airports (in millions)	82	85	92
Number of flights	646,693	708,819	741,293
Cargo handled at the airports (in 000s of tons)	875	929	942

	2015	2016	2017
External Sector (US\$ million)			
Exports	203,231	182,843	220,511
Imports	156,539	125,821	116,989
Foreign trade	359,770	308,663	337,500
Trade balance	46,692	57,022	103,522
Services account balance	-73,562	-53,014	-58,797
Current account balance	-56,724	-23,843	15,229
Exports/Imports	129.8%	145.3%	188.5%
Current account/GDP	-8.7%	-3.7%	2.2%
Main export recipients			
Japan	10.6%	10.5%	12.1%
China	12.1%	11.6%	11.7%
India	9.4%	9.3%	8.9%
USA	10.5%	9.6%	8.3%
Main import sources			
China	14.1%	14.3%	15.3%
USA	13.7%	14.8%	13.5%
UAE	5.1%	5.4%	6.5%
Germany	7.0%	6.5%	5.8%
Main export products			
Mineral products	75.3%	74.4%	76.9%
Plastics	7.6%	8.1%	7.7%
Chemicals	7.7%	7.3%	6.4%
Main import products			
Machinery and transport equipment	45.6%	42.5%	39.6%
Chemical and base metal products	18.2%	18.2%	18.6%
Foodstuffs	4.7%	5.9%	5.6%
Public Finance (US\$ billion)			
Total revenues	163.4	138.5	184.4
Total expenditures	267.0	221.5	248.0
Budget balance	-103.6	-83.0	-63.6
Revenues/Expenditures	61.2%	62.5%	74.4%
Budget balance/Expenditures	-38.8%	-37.5%	-25.6%
Revenues/GDP	25.0%	21.5%	26.9%
Expenditures/GDP	40.8%	34.3%	36.1%
Budget balance/GDP	-15.8%	-12.9%	-9.3%
Total government debt	37.9	84.4	118.2
Total government debt/GDP	5.8%	13.1%	17.2%

	2015	2016	2017
Monetary Situation (US\$ million)			
Money supply M2	421,136	436,275	432,001
Other quasi-monetary deposits	51,743	40,352	45,635
M3 (M2 + other quasi-monetary deposits)	472,879	476,627	477,636
Net foreign assets	669,045	567,481	528,324
o.w. Net foreign assets of SAMA	608,902	528,626	488,895
o.w. Net foreign assets of commercial banks	60,144	38,855	39,429
Average 3-month interest rates on deposits:			
Saudi Riyal	0.88%	2.07%	1.81%
US Dollar	0.32%	0.73%	1.26%
Prices			
Cost of living index	1.2%	2.1%	-0.8%
Cost of living Index by category			
Foodstuffs and beverages	0.6%	-1.3%	-0.8%
Restaurants and hotels	1.8%	0.3%	0.6%
Clothing and footwear	1.2%	1.0%	-3.0%
Miscellaneous goods and services	1.0%	0.7%	-0.1%
Housing, water, electricity, gas and other fuels	2.4%	4.9%	-0.7%
Health	2.2%	2.2%	0.0%
Furnishings and household equipment	0.9%	0.5%	-1.9%
Education	0.9%	3.1%	0.5%
SR/US\$ exchange rate	3.75	3.75	3.75
Saudi Capital Markets (US\$ billion)			
Stock market capitalization	421	449	451
Stock market capitalization/GDP	64.4%	69.5%	65.6%
Trading value	443	309	223
Trading value/Market capitalization	105.2%	68.8%	49.5%
General Share Price Index (1985=100)	6,912	7,210	7,226
Change in General Share Price Index	-17.1%	4.3%	0.2%
Stock Market Capitalization by Sector (US\$ billion)			
Banking and financial services	115.7	114.5	125.8
Petrochemical industries and cement	107.5	126.4	146.9
Services	98.0	98.5	77.8
Telecommunications	43.8	45.0	40.9
Agriculture	27.3	26.9	25.2
Energy	18.0	25.7	23.4
Insurance	10.8	11.4	10.7

	2015	2016	2017
Banking System (US\$ million)			
Number of banks	24	24	24
Number of branches	1,989	2,038	2,079
Number of ATMs	17,223	17,887	18,333
Number of point of sale terminals	225,372	267,827	299,942
Total assets	589,005	601,689	614,869
Total deposits	427,938	431,203	431,750
Loans to the private sector	352,749	360,375	357,283
Capital accounts	83,639	90,469	96,342
Net profits	11,382	10,763	11,647
Assets/GDP	90.0%	93.3%	89.5%
Deposits/GDP	65.4%	66.9%	62.9%
Loans to the private sector/GDP	53.9%	55.9%	52.0%
Asset growth	3.6%	2.2%	2.2%
Deposit growth	1.9%	0.8%	0.1%
Loan growth	9.8%	2.2%	-0.9%
Residents per branch	15,594	15,576	15,573
Deposits per capita (US\$)	13,797	13,584	13,335
Deposits per branch (US\$ million)	215	212	208
Loans to the private sector/Deposits	82.4%	83.6%	82.8%
ROAA	2.0%	1.8%	1.9%
ROAE	14.2%	12.4%	12.5%

TOP 10 BANKS BY ASSETS (US\$ BILLION)

National Commercial Bank	119.6	117.7	118.4
Al Rajhi Bank	84.2	90.6	91.5
Samba Financial Group	62.7	61.7	60.7
Riyad Bank	59.6	58.0	57.7
Banque Saudi Fransi	49.0	54.2	51.4
Saudi British Bank	50.1	49.6	50.0
Arab National Bank	45.4	45.3	45.8
Alinma Bank	23.7	27.9	30.7
Alawwal Bank	28.8	28.0	26.6
Saudi Investment Bank	25.0	24.8	25.0

SAUDI ARABIA

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Licensed by the Capital Market Authority

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Saudi Arabian Ministry of Finance	UNDP
Tadawul Stock Exchange	Bankscope - Bureau Van Dijk
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World Bank	

