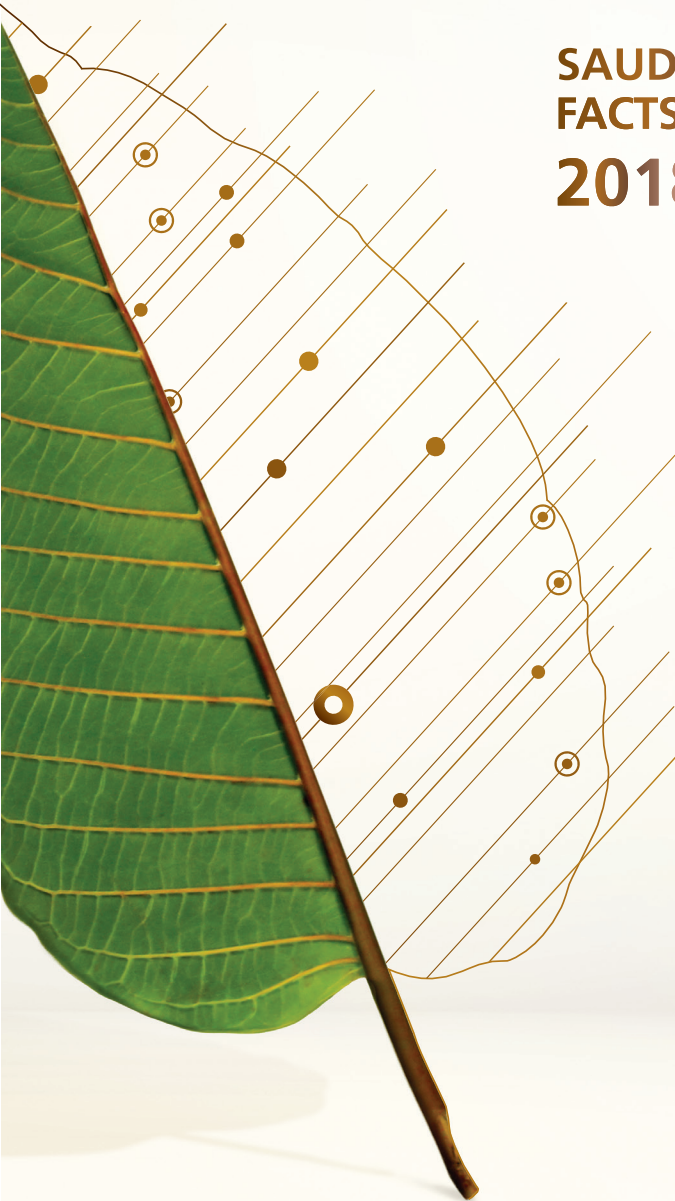


Bank Audi

SAUDI ARABIA FACTS & FIGURES 2018



SAUDI ARABIA FACTS AND FIGURES 2018

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)	33,203
Population annual growth rate (2008-2018)	2.6%
Population under 15 years (% of total population)	22%
Population density (per sqkm)	15
Urban population (% of total population)	84%
Unemployment rate	6.0%
Life expectancy at birth	75
Infant mortality rate (per 1,000 live births)	6
Human Development Index (UNDP)	0.853

Education	
Adult literacy rate	
Male	97%
Female	91%
Primary, intermediate and secondary education	
Number of students (000s)	6,109
Number of schools	36,693
Number of teachers	502,050

Health	
Number of hospitals	492
Number of beds	74,777
Number of physicians	102,818
Residents per hospital bed	444
Residents per physician	323

Technology Diffusion	
Number of telephone mainlines (per 100 people)	11.0
Number of cellular subscribers (per 100 people)	122.1
Number of internet users (per 100 people)	82.1
Number of broadband subscribers (per 100 people)	7.6

Infrastructure	
Roadway length (paved in km)	47,529
Railway length (in km)	5,410
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

	2016	2017	2018
Macroeconomic Indicators			
GDP (US\$ billion)	644.9	688.6	782.5
o.w. Agriculture, forestry and fishing	2.7%	2.5%	2.2%
o.w. Industry	35.0%	38.3%	42.9%
o.w. Electricity, gas and water	1.6%	1.6%	1.7%
o.w. Construction	6.6%	6.0%	5.1%
o.w. Trade and services	54.2%	51.6%	48.0%
Real GDP growth	1.7%	-0.7%	2.2%
o.w. Oil GDP growth	3.6%	-3.1%	2.8%
o.w. Non-oil GDP growth	0.2%	1.3%	2.1%
GDP per capita (US\$)	20,317	21,153	23,567
Real Sector			
Oil sector (US\$ million)			
Mining and quarrying value added	142,303	174,870	235,591
Petroleum refining value added	17,424	22,262	28,612
Crude oil production (million b/d)	10.5	10.0	10.3
Crude oil exports (million barrels)	2,732	2,543	2,691
Non-oil sector (US\$ million)			
Non-oil value added	485,209	491,455	518,280
Non-oil exports/Total exports	25.8%	23.3%	21.3%
Agriculture, forestry and fishing value added	17,321	17,411	17,453
Manufacturing value added			
(excluding petroleum refining)	65,819	66,512	71,620
Number of operating industrial units	7,746	7,759	7,520
Number of workers in operating industrial units	1,042,720	1,051,686	1,046,490
Electricity, gas and water value added	10,239	10,832	12,986
Power generation capacity (in MW)	54,632	56,361	53,534
Number of electricity subscribers (in 000s)	8,589	9,050	9,414
Power sold (millions of kWh)	287,692	288,657	289,929
Construction value added	42,553	41,225	40,252
Cement production (in 000s of tons)	55,925	47,128	41,937
Domestic cement sales (in 000s of tons)	54,932	47,061	40,715
Trade and services value added	349,277	355,476	375,970
Number of passengers at the airports (in millions)	85	92	100
Number of flights	708,819	741,293	771,828
Cargo handled at the airports (in 000s of tons)	929	942	881

	2016	2017	2018
External Sector (US\$ million)			
Exports	182,843	221,300	294,022
Imports	125,821	121,061	121,189
Foreign trade	308,663	342,362	415,211
Trade balance	57,022	100,239	172,833
Services account balance	-53,014	-60,443	-68,393
Current account balance	-23,843	10,464	72,337
Exports/Imports	145.3%	182.8%	242.6%
Current account/GDP	-3.7%	1.5%	9.2%
Main export recipients			
China	11.6%	11.7%	13.3%
Japan	10.5%	12.1%	11.2%
India	9.3%	8.9%	8.9%
USA	9.6%	8.3%	8.7%
Main import sources			
China	14.3%	15.3%	15.9%
USA	14.8%	13.5%	13.7%
UAE	5.4%	6.5%	8.5%
Germany	6.5%	5.8%	5.5%
Main export products			
Mineral products	74.4%	76.9%	79.0%
Plastics	8.1%	7.7%	7.1%
Chemicals	7.2%	6.3%	6.7%
Main import products			
Machinery and transport equipment	42.5%	39.6%	38.1%
Chemical and base metal products	18.2%	18.6%	18.6%
Foodstuffs	5.9%	5.6%	5.0%
Public Finance (US\$ billion)			
Total revenues	138.5	184.4	238.6
Total expenditures	221.5	248.0	274.8
Budget balance	-82.9	-63.6	-36.2
Revenues/Expenditures	62.5%	74.4%	86.8%
Budget balance/Expenditures	-37.5%	-25.6%	-13.2%
Revenues/GDP	21.5%	26.8%	30.5%
Expenditures/GDP	34.3%	36.0%	35.1%
Budget balance/GDP	-12.9%	-9.2%	-4.6%
Total government debt	84.4	118.2	149.3
Total government debt/GDP	13.1%	17.2%	19.1%

	2016	2017	2018
Monetary Situation (US\$ million)			
Money supply M2	436,275	432,001	441,858
Other quasi-monetary deposits	40,352	45,635	49,139
M3 (M2 + other quasi-monetary deposits)	476,627	477,636	490,997
Net foreign assets	567,481	528,324	523,060
o.w. Net foreign assets of SAMA	528,626	488,895	489,564
o.w. Net foreign assets of commercial banks	38,855	39,429	33,496
Average 3-month interest rates on deposits:			
Saudi Riyal	2.07%	1.81%	2.45%
US Dollar	0.73%	1.26%	2.31%
Prices			
Cost of living index	2.1%	-0.8%	2.5%
Cost of living Index by category			
Foodstuffs and beverages	-1.3%	-0.8%	6.4%
Restaurants and hotels	0.3%	0.6%	7.5%
Clothing and footwear	1.0%	-3.0%	-7.0%
Miscellaneous goods and services	0.7%	-0.1%	0.3%
Housing, water, electricity, gas and other fuels	4.9%	-0.7%	-1.2%
Health	2.2%	0.0%	3.9%
Furnishings and household equipment	0.5%	-1.9%	1.4%
Education	3.1%	0.5%	0.3%
SR/US\$ exchange rate	3.75	3.75	3.75
Saudi Capital Markets (US\$ billion)			
Stock market capitalization	448.53	451	496
Stock market capitalization/GDP	69.5%	65.4%	63.4%
Trading value	309	223	232
Trading value/Market capitalization	68.8%	49.5%	46.8%
Number of transactions (in millions)	27.3	21.9	25.0
Number of listed companies	176	179	190
General Share Price Index (1985=100)	7,210	7,226	7,827
Change in General Share Price Index	4.3%	0.2%	8.3%
P/E ratio (times)	15.7	15.2	15.8
P/BV ratio (times)	1.7	1.7	1.8
Stock Market Capitalization by Sector (US\$ billion)			
Banking and financial services	114.5	125.8	165.2
Petrochemical industries and cement	126.4	146.9	159.0
Services	98.5	77.7	80.1
Telecommunications	45.0	40.9	53.7
Agriculture	26.9	25.2	19.5
Energy	25.7	23.4	8.6
Insurance	11.4	10.7	9.7

	2016	2017	2018
Banking System (US\$ million)			
Number of banks	24	25	26
Number of branches	2,038	2,079	2,083
Number of ATMs	17,887	18,333	18,685
Number of point of sale terminals	267,827	303,464	351,645
Total assets	601,689	614,869	630,239
Total deposits	431,203	431,750	442,956
Loans to the private sector	360,375	357,283	367,670
Capital accounts	90,469	96,342	93,930
Net profits	10,763	11,647	12,893
Assets/GDP	93.3%	89.3%	80.5%
Deposits/GDP	66.9%	62.7%	56.6%
Loans to the private sector/GDP	55.9%	51.9%	47.0%
Asset growth	2.2%	2.2%	2.5%
Deposit growth	0.8%	0.1%	2.6%
Loan growth	2.2%	-0.9%	2.9%
Residents per branch	15,576	15,658	15,940
Deposits per capita (US\$)	13,584	13,263	13,341
Deposits per branch (US\$ million)	212	208	213
Loans to the private sector/Deposits	83.6%	82.8%	83.0%
Capital adequacy ratio	19.5%	20.4%	20.3%
NPLs/Total loans	1.4%	1.6%	2.0%
Liquid assets/Total assets	20.3%	21.6%	22.3%
ROAA	1.8%	1.9%	2.1%
ROAE	12.4%	12.5%	13.6%

TOP 10 BANKS BY ASSETS (US\$ BILLION)

National Commercial Bank	118.0	118.4	120.9
Al Rajhi Bank	90.6	91.5	97.3
Samba Financial Group	61.7	60.7	61.3
Riyad Bank	58.0	57.7	61.3
Banque Saudi Fransi	54.2	51.4	50.7
Arab National Bank	45.3	45.8	47.5
Saudi British Bank	49.6	50.0	46.6
Alinma Bank	27.9	30.6	32.4
Saudi Investment Bank	24.8	25.0	25.6
Alawwal Bank	28.0	26.6	21.9

SWITZERLAND

Banque Audi (Suisse) SA

Cours des Bastions 18.
P.O. Box: 384. 1205 Geneva, Switzerland.
Tel: (41-22) 704 11 11.
Fax: (41-22) 704 11 00.
contactus.gva@bankaudipb.com
bankaudipb.com

Beirut Representative Office

Bank Audi Plaza, Bab Idriss.
P.O. Box: 11-2666 Beirut - Lebanon.
Tel: (961-1) 977 544. Fax: (961-1) 980 535.

MONACO

Audi Capital Gestion SAM

Monte-Carlo Palace,
3-9 Boulevard des Moulins.
MC - 98000 Monaco.
Tel: (377) 97 97 65 11.
Fax: (377) 97 97 65 19.
contactus.mc@bankaudipb.com
bankaudipb.com

QATAR

Bank Audi LLC

Qatar Financial Centre Tower, 18th Floor,
Diplomatic Area, West Bay.
P.O. Box: 23270 Doha, Qatar.
Tel: (974) 44967365. Fax: (974) 44967373.
contactus.qatar@bankaudipb.com
bankaudipb.com

FRANCE

Bank Audi France sa

73, Avenue des Champs-Élysées.
75008 Paris, France.
Tel: (33-1) 53 83 50 00.
Fax: (33-1) 42 56 09 74.
contactus@bankaudi.fr
bankaudi.fr

JORDAN

Bank Audi sal - Jordan Branches

Bldg. 26, Suleiman Al-Nabulsi Street,
Abdali, Amman.
P.O. Box 840006 Amman. 11184, Jordan.
Tel: (962-6) 4604000. Fax: (962-6) 4680015.
contactus@bankaudi.com.jo
bankaudi.com.jo

IRAQ

Bank Audi sal – Iraq Branches

Bank Audi Bldg., District 923,
Al-Jadriya Main Street, Baghdad.
P.O. Box 2080, Al-Jadriya, Iraq.
Tel: (964-772) 9768900
contactus.iraq@bankaudi.com.lb
bankaudiiraq.com

UNITED ARAB EMIRATES

Bank Audi sal Representative Office

Etihad Towers, Tower 3, 15th Floor,
Office 1503, Corniche Street.
P.O. Box 94409 Abu Dhabi,
United Arab Emirates.
Tel: (971-2) 6331180. Fax: (971-2) 6336044.
contactus.abu-dhabi@bankaudipb.com
bankaudipb.com

LEBANON

Bank Audi sal

Bank Audi Plaza, Bab Idriss.
P.O. Box 11-2560 Beirut - Lebanon
Tel: (961-1) 994000. Fax: (961-1) 990555.
Customer helpline: (961-1) 212120.
Swift: AUDBLBBX.
contactus@bankaudi.com.lb
bankaudigroup.com

COUNTRY MANAGEMENT LEBANON

Bank Audi Palladium, Bab Idriss.
P.O. Box: 11-2560 Beirut – Lebanon.
Tel: (961-1) 994000. Fax: (961-1) 990555.
Customer helpline: (961-1) 212120.
Swift: AUDBLBBX.
contactus@bankaudi.com.lb
bankaudi.com.lb

M1 Building, Bab Idriss.
P.O. Box: 11-2560 Beirut – Lebanon.
Tel: (961-1) 994000. Fax: (961-1) 990555.
Customer helpline: (961-1) 212120.
Swift: AUDBLBBX.
contactus@bankaudi.com.lb
bankaudi.com.lb

Audi Investment Bank sal

Bank Audi Plaza, Block B, Bab Idriss.
P.O. Box: 16-5110 Beirut - Lebanon.
Tel: (961-1) 994000. Fax: (961-1) 999406.
contactus@bankaudiib.com
bankaudigroup.com

Audi Private Bank sal

Bank Audi Plaza, Block D, Bab Idriss, Beirut.
P.O. Box: 11-1121 Beirut - Lebanon.
Tel: (961-1) 954800, 954900.
Fax: (961-1) 954880.
contactus.lebanon@bankaudipb.com
bankaudipb.com

SOLIFAC sal

Zen Building, Charles Malek Avenue,
Ashrafieh.
P.O. Box: 11-1121 Beirut - Lebanon.
Tel: (961-1) 209200. Fax: (961-1) 209205.

TURKEY

Odea Bank A.Ş.

Odea Bank A.Ş. headquarters, Levent 199,
Buyukdere Street, No. 199,
Floors 33-40, 34394,
Sisli, Istanbul.
Tel: (90-212) 3048444.
Fax: (90-212) 3048445.
info@odeabank.com.tr
odeabank.com.tr

EGYPT

Bank Audi sae

Pyramids Heights Office Park,
Cairo-Alexandria Desert Road, Km 22,
Sixth of October City.
P.O. Box 300 El Haram. Postal Code 12556.
Tel: (20-2) 35343300. Fax: (20-2) 35362120.
contactus@bankaudi.com.eg
bankaudi.com.eg

CYPRUS

BAPB Holding Limited

11 Galatariotis Bldg, 2112,
Lemesou Avenue, Nicosia, Cyprus.
Tel: (357-22) 46 51 51.
Fax: (357-22) 37 93 79.
p.sednaoui@bankaudipb.com

SAUDI ARABIA

Audi Capital (KSA) cjsc

Licensed by the Capital Market Authority

(License No. 06017-37)

Capital: SR 100,000,000 fully paid

HEADQUARTERS

Centria Bldg., 3rd Floor, 2908 Prince
Mohammad Bin Abdul Aziz Road (Tahlia).

Postal Address: Unit No. 28,

Ar Riyadh 12241-6055.

P.O. Box: 250744 Riyadh 11391

Kingdom of Saudi Arabia.

Tel: (966-11) 2199300.

Fax: (966-11) 4627942.

contactus@audicapital.com

audicapital.com

RESEARCH DEPARTMENT

BANK AUDI sal

Bank Audi Plaza, Bab Idriss
P.O. Box 11-2560 Beirut - Lebanon
Tel: (961-1) 994000. Fax (961-1) 985622.
E-mail: research@bankaudi.com.lb
bankaudigroup.com

Sources

Saudi Arabian Monetary Agency
Saudi Arabian Ministry of Economy
and Planning
Saudi Arabian Ministry of Finance
Tadawul Stock Exchange
International Monetary Fund
World Bank
CIA World Fact Book
Saudi Arabian General Authority of
Civil Aviation
UNDP
Bankscope - Bureau Van Dijk

