

Creating Value

Our Vision 2025 strategy has allowed us to build a robust organization by focusing on **organic growth and leveraging our core strengths.**

We maintained our focus and consolidated our strengths further in 2024 while managing the growth of our products and businesses. Staying true to our Vision 2025 strategy has allowed us to achieve results and create shared success for our clients, shareholders, and community.

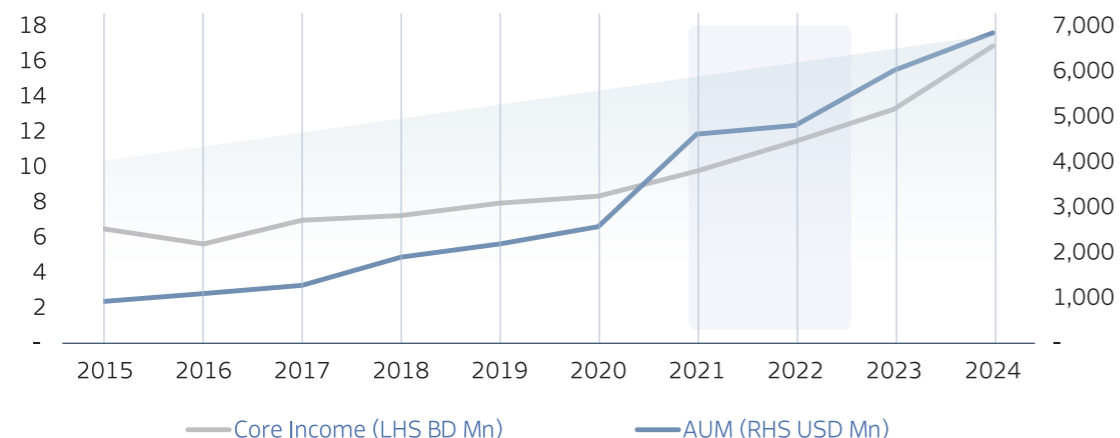
We delivered solid growth across our core businesses: Asset Management, Investment Banking, Brokerage, and Securities Services. On a Group level, we focused on achieving key strategic objectives, including the fortification of more sustainable fee-based business streams,

the development of a wider geographical footprint with enhanced reach, and the provision of unparalleled client experiences. These objectives are backed by streamlined, end-to-end seamless operations, a robust governance framework, and digitalization to maximise efficiencies.

Strategy implementation is a dynamic process wherein ultimate results are a combination of both internal and external factors, given dependence on capital market activities and outlook.

Maintained strong growth pace despite challenging markets and expansion to KSA

SICO Performance - Last 10 Years



7.4 USD/BN

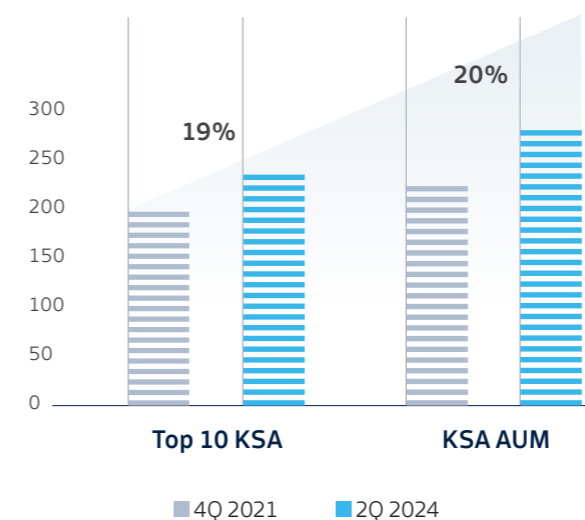
Achieved a 28% CAGR over 5 years and 23% over 10 years.

17.8 BD/MN

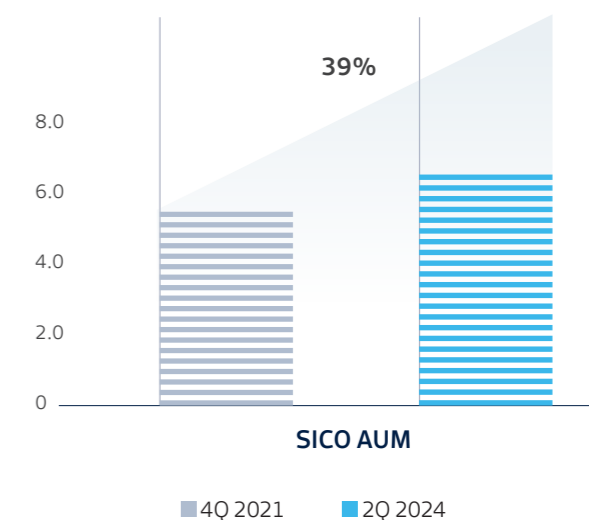
Core income grew from BD 9.7 mn in 2021 to a BD 17.8 mn in 2024.

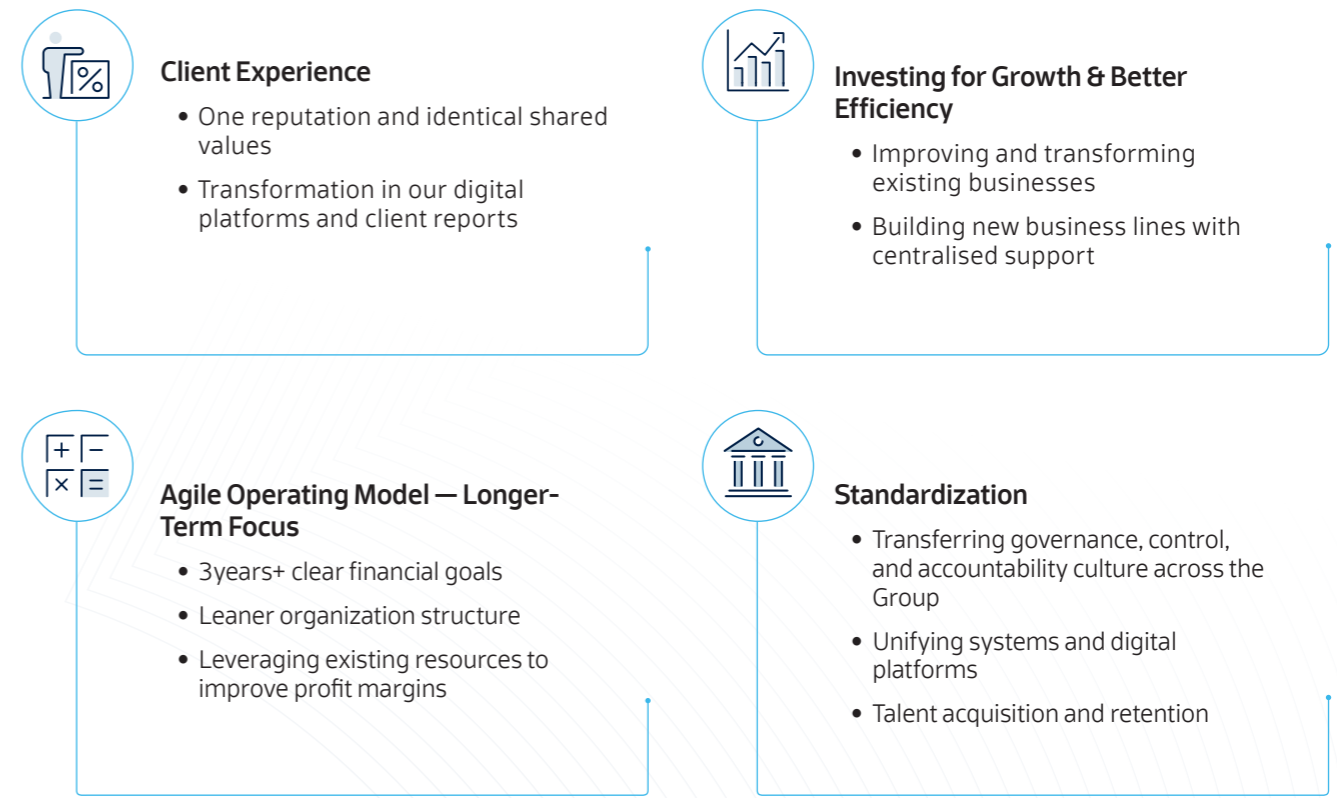
SICO's AUM growth as a group has outpaced its KSA peer group by a significant margin

KSA - AUM (USD BN)



SICO - AUM (USD BN)





Organic growth

The bulk of our strategic focus in 2024 has been dedicated to organic growth and expanding our core capabilities, and we have successfully done so, particularly with our Asset Management and Investment Banking lines of business.

Digitalization

Digitalization is an integral component of our transformation into a leading regional financial institution. The central objective of our digitalization initiatives is to enhance customer experiences, optimise operational efficiency, and foster a culture of innovation within the organization. Leveraging cutting-edge digital technologies, such as artificial intelligence (AI), data analytics, and cloud computing. We regularly review, enhance, and streamline our key business processes, enabling faster decision-making and improved agility in responding to market demands.