

Annual Performance of Finance Companies Sector

2022

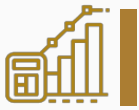
البنك المركزي السعودي
SAMA
Saudi Central Bank



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1- EXECUTIVE SUMMARY

Total Assets ⁽¹⁾

78.02

Billion SAR

17% ↑

Compared to the
previous yearPaid-up Share Capital ⁽¹⁾

19.64

Billion SAR

0.4% ↑

Compared to the
previous yearNet Income ⁽¹⁾

1.97

Billion SAR

3% ↑

Compared to the
previous year

Total Portfolio

75.45

Billion SAR

11% ↑

Compared to the
previous year

Saudization Rate

86%

Of total employees

85%

Rate in the previous
yearNew Financing
Originations

27.62

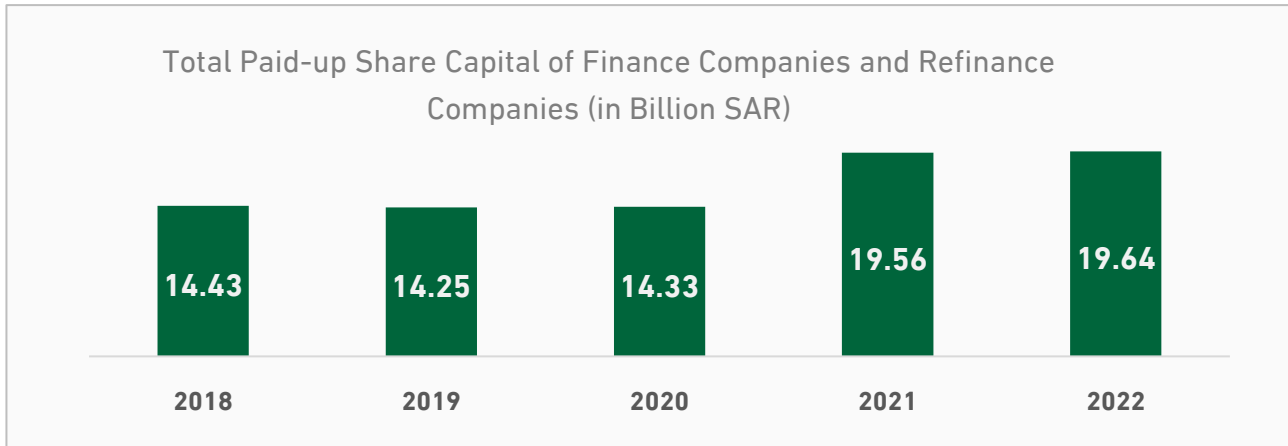
Billion SAR

9% ↑

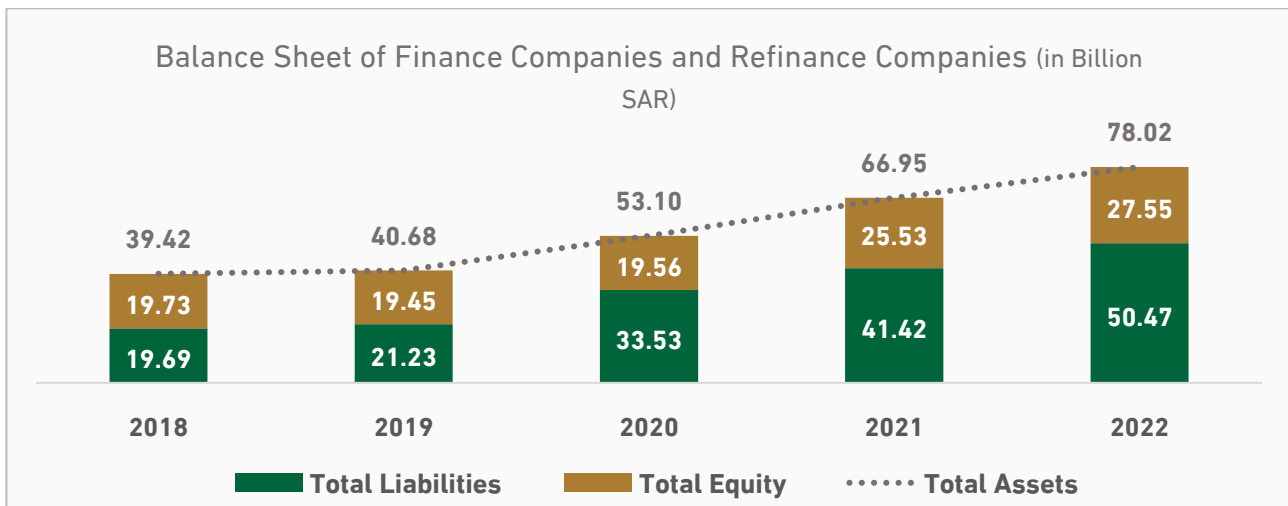
Compared to the
previous year

⁽¹⁾ The data above include the Saudi Real Estate Refinance Company (SRC).

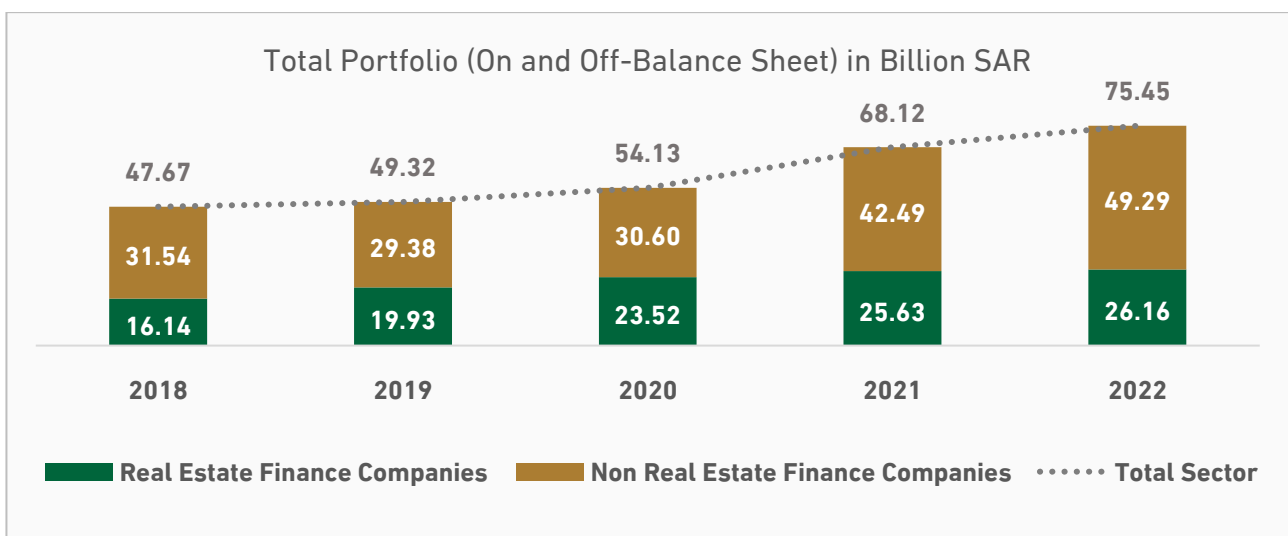
2. Capital



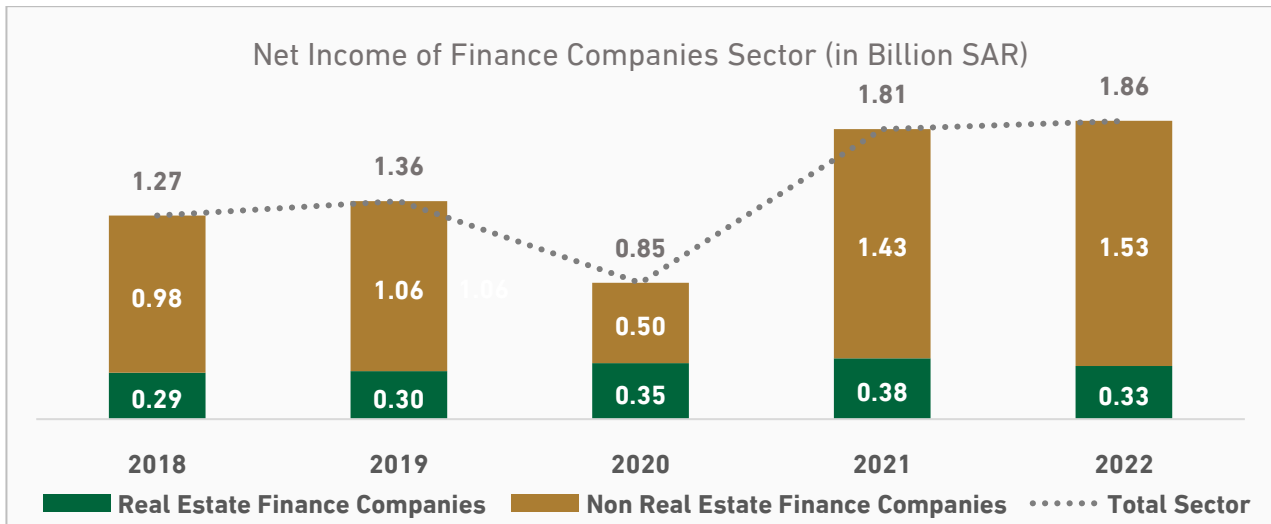
3. Balance Sheet



4. Financing Portfolio



5. Profitability



6. Profitability Indicators

Profitability indicators	2021	2022
Return on Assets (ROA)	3.4%	3.3%
Real estate finance companies	2.6%	2.4%
Non-real estate finance companies	3.6%	3.5%
Return on Equity (ROE)	8.8%	8.3%
Real estate finance companies	7.1%	6.4%
Non-real estate finance companies	9.4%	8.9%
Return on Capital	12.4%	12.7%
Real estate finance companies	9.5%	8.9%
Non-real estate finance companies	13.5%	14%

7. Leverage

Non-Real Estate Finance Sector	Real Estate Finance Sector	Finance Companies Sector
2.01 times	2.33 times	2.08 times

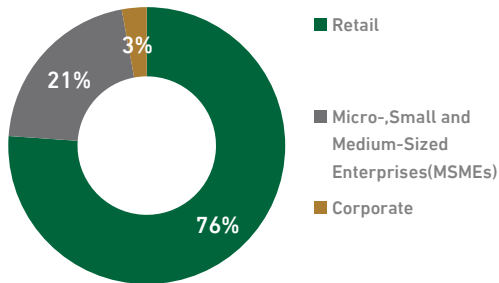
8. Combined Balance Sheet ⁽¹⁾ (in Billion SAR)

	2021	2022	Change		2021	2022	Change
Total current assets	20.92	21.46	3%	Total current liabilities	16.00	18.57	16%
Real estate finance companies	2.39	2.30	-4%	Real estate finance companies	3.44	4.85	41%
Non-real estate finance companies	18.53	19.15	3%	Non-real estate finance companies	12.56	13.72	9%
Total long-term assets	32.63	35.56	9%	Total long-term liabilities	17.11	16.10	-6%
Real estate finance companies	11.96	11.54	-4%	Real estate finance companies	5.59	3.80	-32%
Non-real estate finance companies	20.67	24.02	16%	Non-real estate finance companies	11.52	12.30	7%
				Total liabilities	33.11	34.67	5%
				Paid-up capital	14.56	14.64	1%
				Real estate finance companies	3.99	3.74	-6%
				Non-real estate finance companies	10.57	10.90	3%
				Total reserves	1.34	1.90	42%
				Real estate finance companies	0.29	0.35	21%
				Non-real estate finance companies	1.05	1.56	49%
				Retained earnings	4.51	5.79	28%
				Real estate finance companies	1.04	1.11	7%
				Non-real estate finance companies	3.47	4.68	35%
				The net change in fair value of investments	0.02	0.01	-50%
				Real estate finance companies	0.00	0.00	0.00
				Non-real estate finance companies	0.02	0.01	-50%
				Total equity	20.43	22.35	9%
				Real estate finance companies	5.32	5.19	-2%
				Non-real estate finance companies	15.11	17.16	14%
Total assets	53.55	57.02	6%	Total liabilities and equity	53.55	57.02	6%

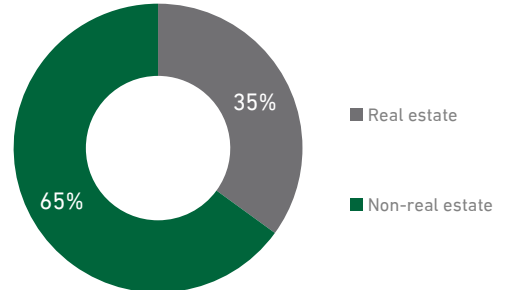
⁽¹⁾ The data above does not include the Saudi Real Estate Refinance Company (SRC).

9. Classification of Financing Portfolio

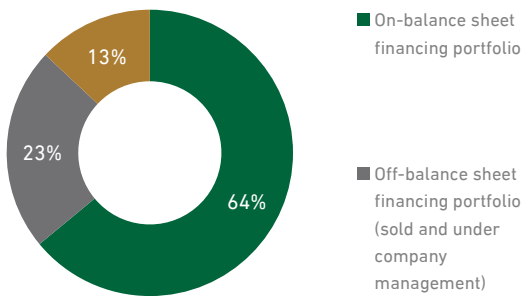
Classification of Finance Portfolio by Financed Sector



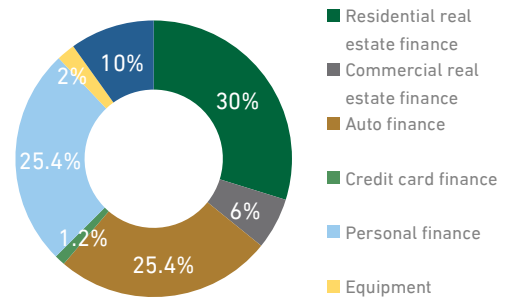
Classification of Finance Portfolio by Activity of Finance Companies



Classification of Finance Portfolio (On and Off-Balance Sheet)

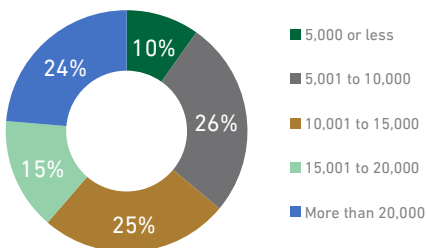


Classification of Finance Portfolio by Financed Activity

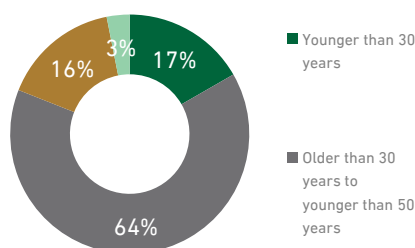


10. Classifications of Financing Portfolio for Retail Consumers

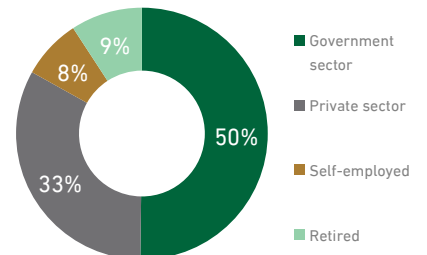
By Monthly Income



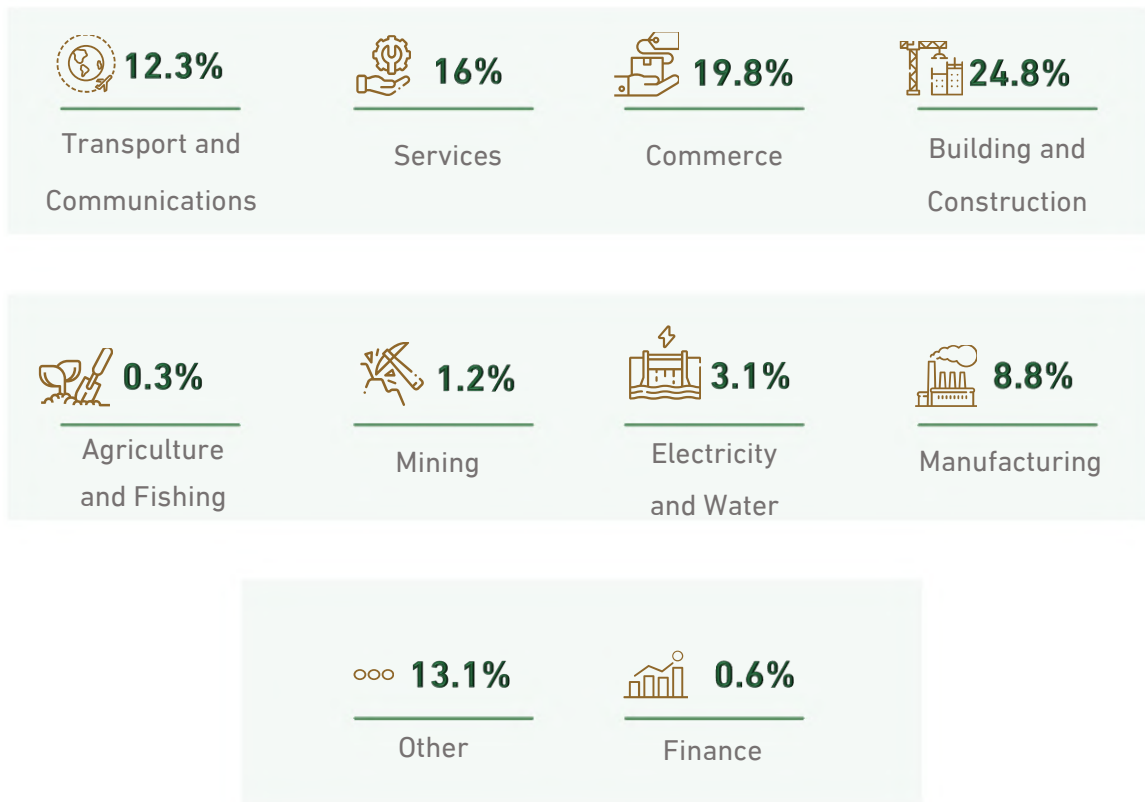
By Age



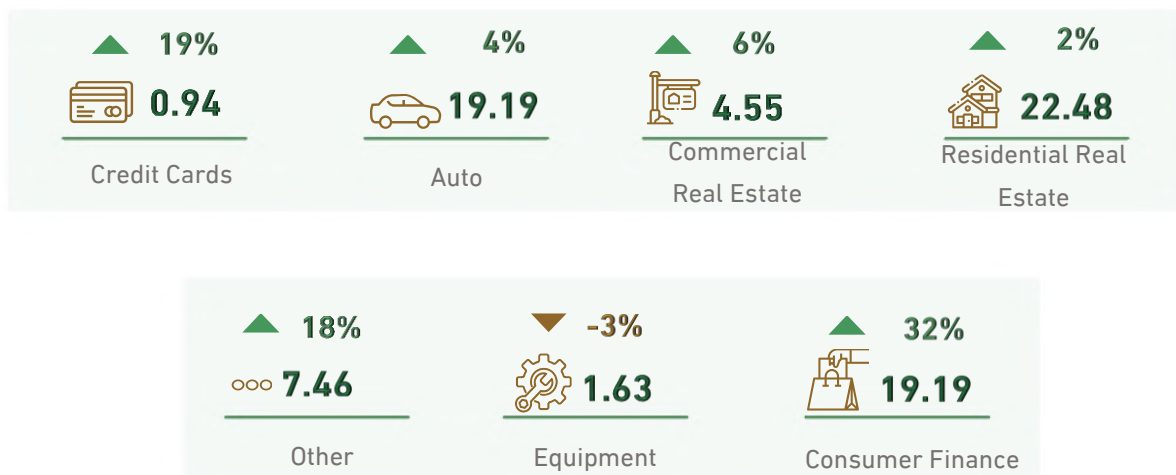
By Employer Type



11. Classifications of Financing Portfolio by Economic Activity

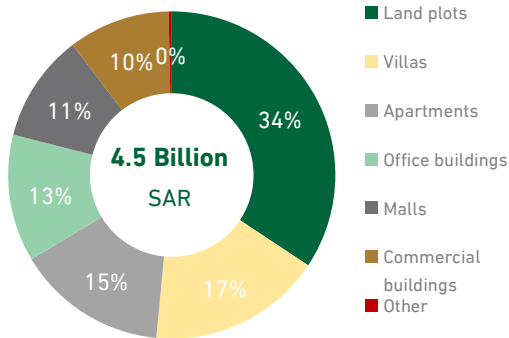


12. Classifications of Financing Portfolio by Activity (in Billion SAR)

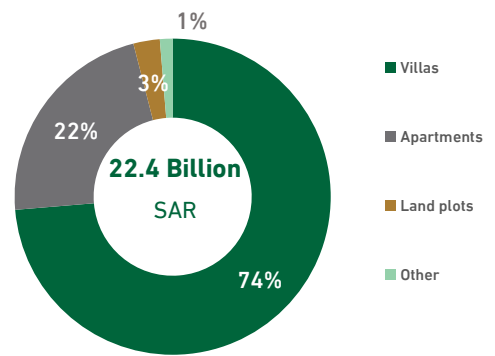


13. Classifications of Financing Portfolio by Property Type

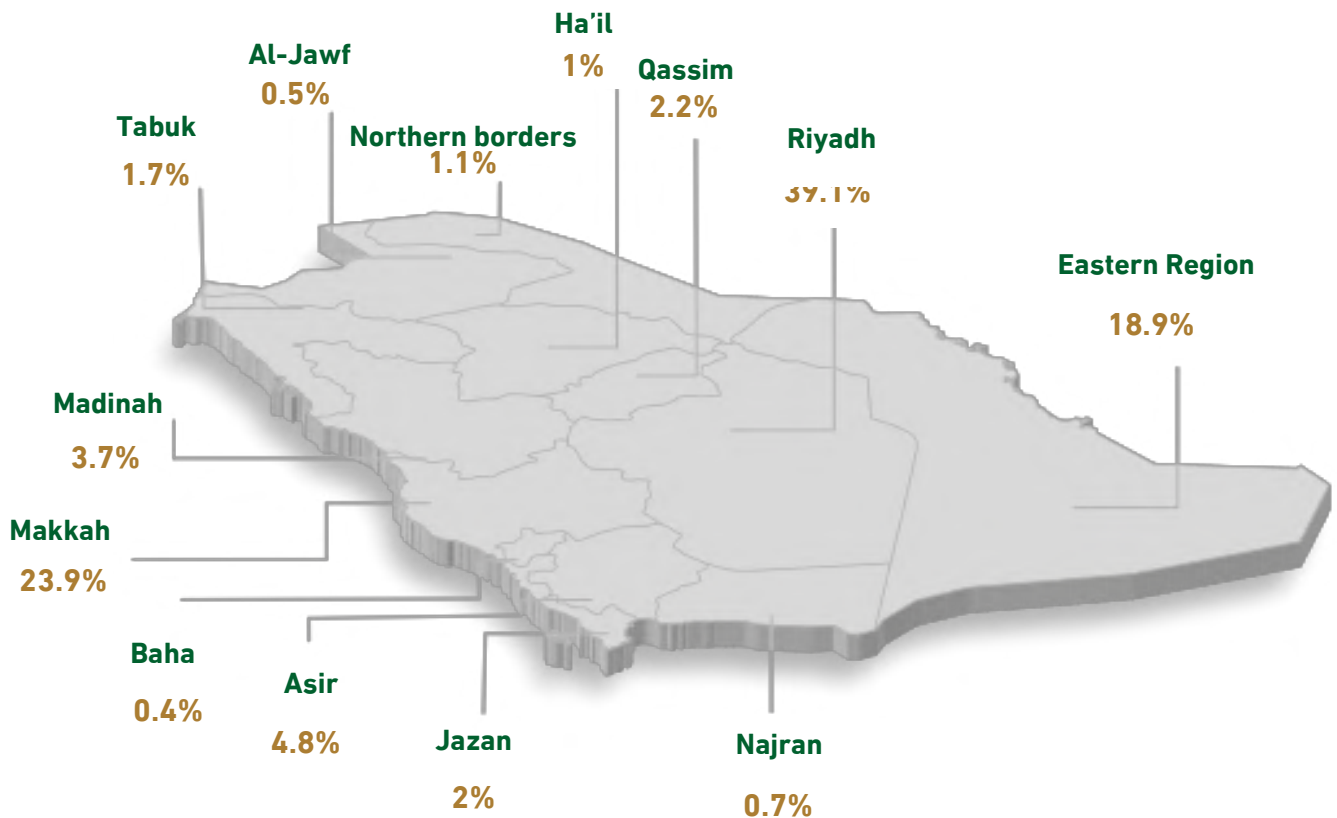
Classifications of Finance Portfolio by Property Type (Commercial)



Classifications of Finance Portfolio by Property Type (Residential)



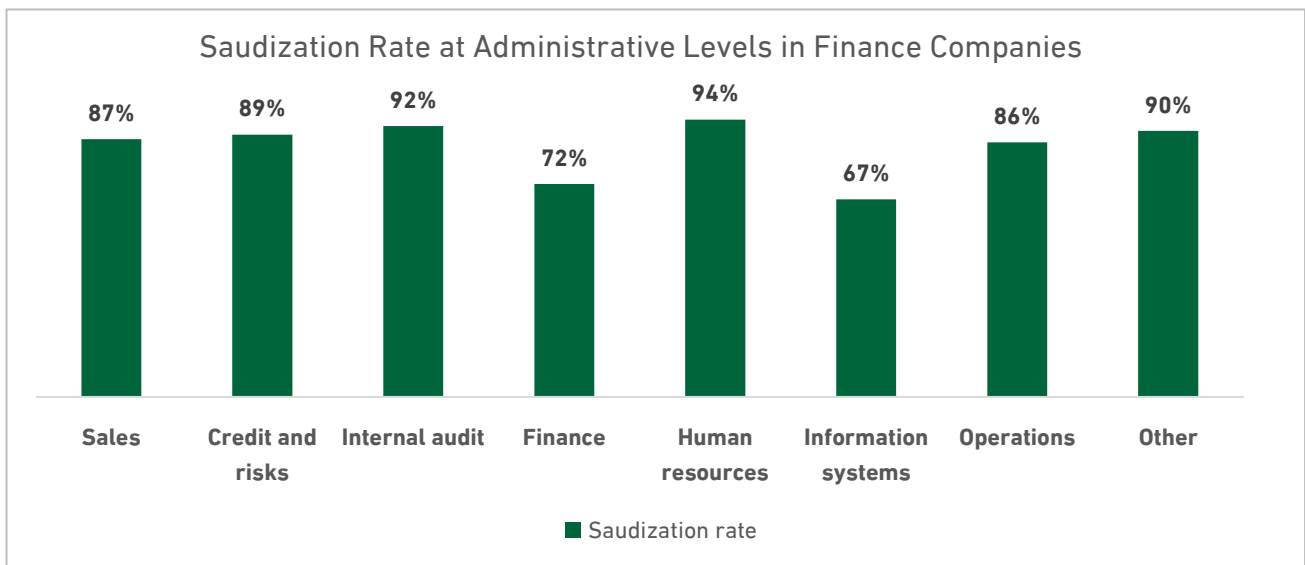
14. Classifications of Credit Portfolio by Region



15. Classifications of Non-Performing Loans of Financing Portfolio

Finance companies sector	%
Real estate finance companies	3.8%
Non-real estate finance companies	7.2%
Total finance companies sector	6.3%

16. Saudization Rate at Administrative Levels in Finance Companies



17. Number of Finance Companies' Employees

