

Annual Performance of Finance Companies Sector

2021

البنك المركزي السعودي
SAMA
Saudi Central Bank



Content:

1. EXECUTIVE SUMMARY	2
2. CAPITAL	3
3. BALANCE SHEET	3
4. FINANCING PORTFOLIO	3
5. PROFITABILITY	4
6. PROFITABILITY INDICATORS	4
7. LEVERAGE	4
8. COMBINED BALANCE SHEET	5
9. CLASSIFICATION OF FINANCING PORTFOLIO	6
10. CLASSIFICATIONS OF FINANCING PORTFOLIO FOR RETAIL CONSUMERS	6
11. CLASSIFICATIONS OF FINANCING PORTFOLIO BY ECONOMIC ACTIVITY	7
12. CLASSIFICATIONS OF FINANCING PORTFOLIO BY ACTIVITY	7
13. CLASSIFICATIONS OF FINANCING PORTFOLIO BY PROPERTY TYPE	8
14. CLASSIFICATIONS OF FINANCING PORTFOLIO BY REGION	8
15. CLASSIFICATIONS OF NON-PERFORMING LOANS OF THE FINANCE PORTFOLIO	9
16. SAUDIZATION RATE AT ADMINISTRATIVE LEVELS IN FINANCE COMPANIES	11
17. NUMBER OF FINANCE COMPANIES' EMPLOYEES	11



Total Assets ⁽¹⁾

66.95

Billion SAR

26% ↑

Compared to the
previous year



Paid-up Share Capital ⁽¹⁾

19.56

Billion SAR

37% ↑

Compared to the
previous year



Net Income ⁽¹⁾

1.90

Billion SAR

114% ↑

Compared to the
previous year



Total Portfolio

68.12

Billion SAR

26% ↑

Compared to the
previous year



Saudization Rate

85%

Of total employees

83%

Rate in the previous
year



New Financing Originations

25.40

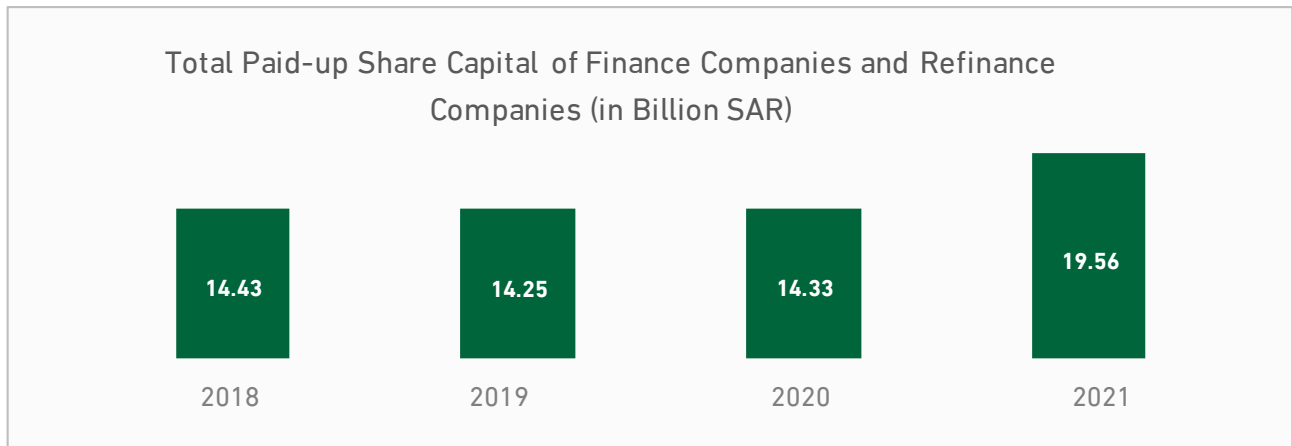
Billion SAR

47% ↑

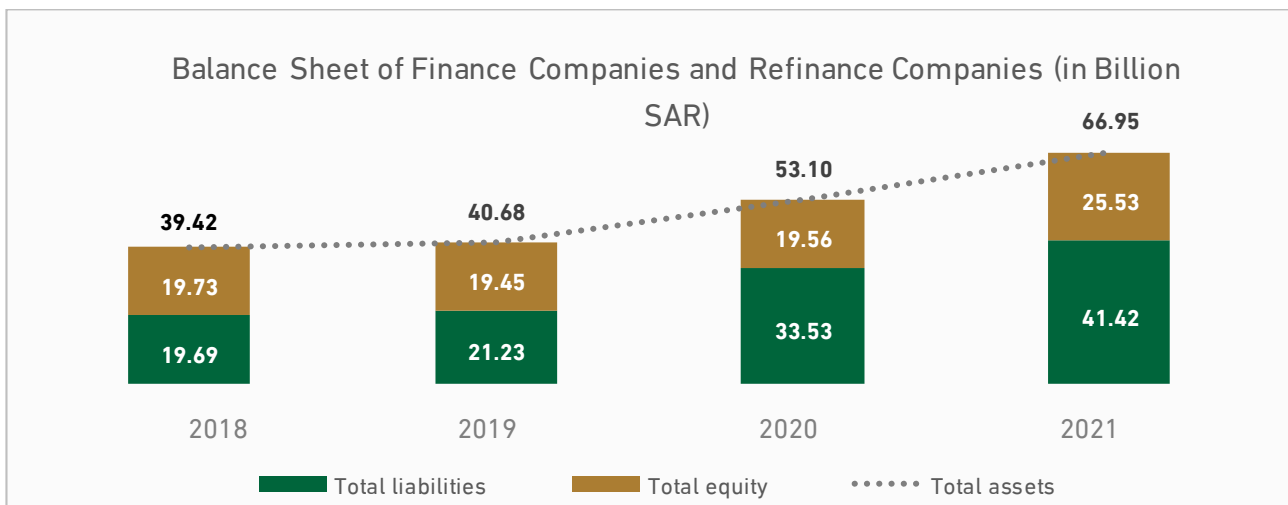
Compared to the
previous year

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

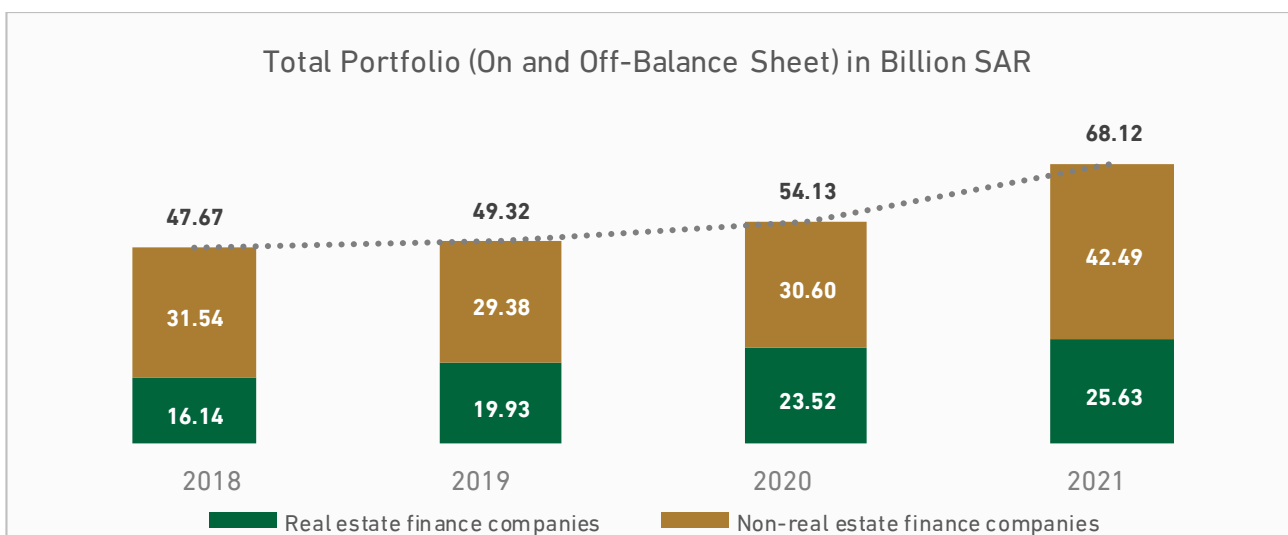
2. Capital



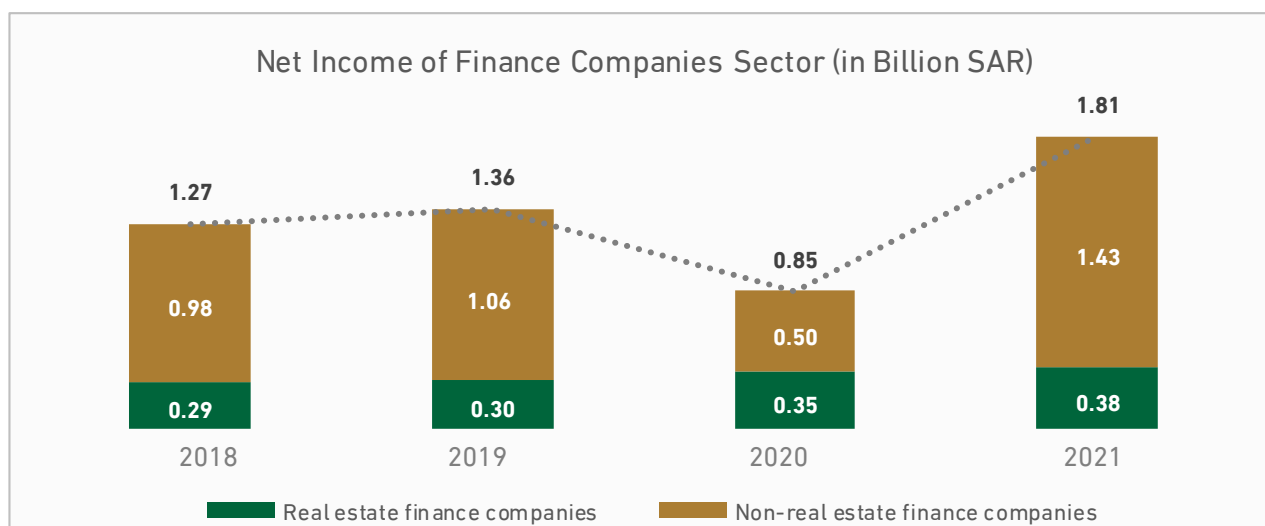
3. Balance Sheet



4. Financing Portfolio



5. Profitability



6. Profitability Indicators

Profitability indicators	2020	2021
Return on Assets (ROA)	1.9%	3.4%
Real estate finance companies	2.5%	2.6%
Non-real estate finance companies	1.6%	3.6%
Return on Equity (ROE)	4.7%	8.8%
Real estate finance companies	6.9%	7.1%
Non-real estate finance companies	3.9%	9.4%
Return on Capital	6.6%	12.4%
Real estate finance companies	8.8%	9.5%
Non-real estate finance companies	5.7%	13.5%

7. Leverage

**Non-Real Estate
Finance Sector**

1.97 times

**Real Estate Finance
Sector**

2.39 times

**Finance Companies
Sector**

2.08 times

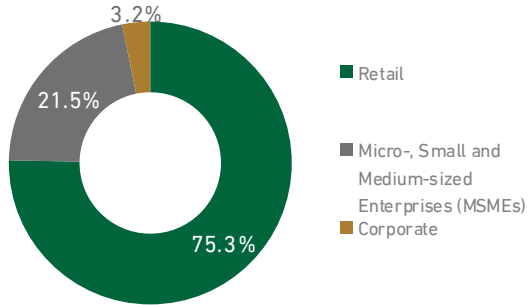
8. Combined Balance Sheet ⁽¹⁾ (in Billion SAR)

	2020	2021	Change		2020	2021	Change
Total current assets	18.72	20.92	12%	Total current liabilities	12.83	16.00	25%
Real estate finance companies	2.35	2.39	1%	Real estate finance companies	4.17	3.44	-18%
Non-real estate finance companies	16.37	18.53	13%	Non-real estate finance companies	8.66	12.56	45%
Total long-term assets	26.86	32.63	21%	Total long-term liabilities	14.69	17.11	16%
Real estate finance companies	11.68	11.96	2%	Real estate finance companies	4.76	5.59	17%
Non-real estate finance companies	15.18	20.67	36%	Non-real estate finance companies	9.93	11.52	16%
				Total liabilities	27.52	33.11	20%
				Paid-up capital	12.83	14.56	13.4%
				Real estate finance companies	3.99	3.99	0%
				Non-real estate finance companies	8.84	10.57	20%
				Total reserves	1.21	1.34	11%
				Real estate finance companies	0.25	0.29	18%
				Non-real estate finance companies	0.96	1.05	10%
				Retained earnings	4.00	4.51	13%
				Real estate finance companies	0.87	1.04	20%
				Non-real estate finance companies	3.13	3.47	11%
				The net change in fair value of investments	0.03	0.02	-33%
				Real estate finance companies	0	0	0%
				Non-real estate finance companies	0.03	0.02	-33%
				Total equity	18.06	20.43	13%
				Real estate finance companies	5.10	5.32	4%
				Non-real estate finance companies	12.96	15.11	17%
Total assets	45.58	53.55	17%	Total liabilities and equity	45.58	53.55	17%

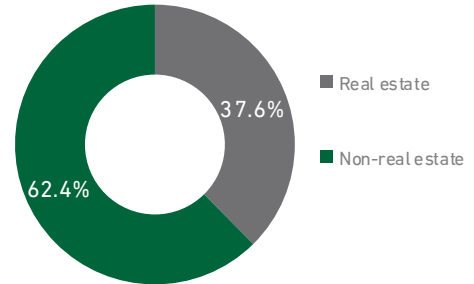
⁽¹⁾ The data above does not include the Saudi Real Estate Refinance Company (SRC).

9. Classification of Financing Portfolio

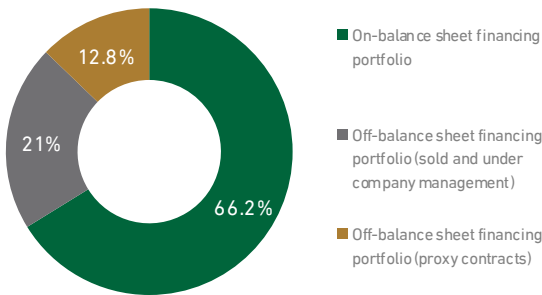
Classification of Finance Portfolio by Financed Sector



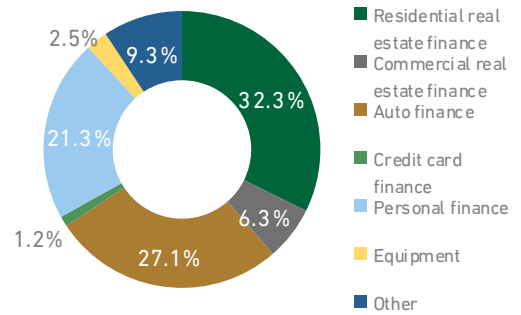
Classification of Finance Portfolio by Activity of Finance Companies



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

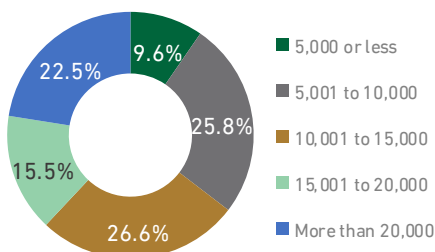


Classification of Finance Portfolio by Financed Activity

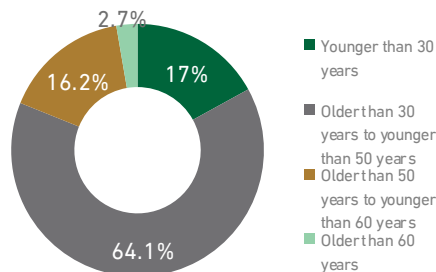


10. Classifications of Financing Portfolio for Retail Consumers

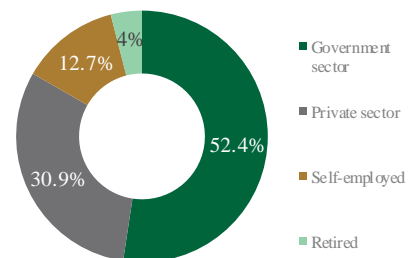
By Monthly Income



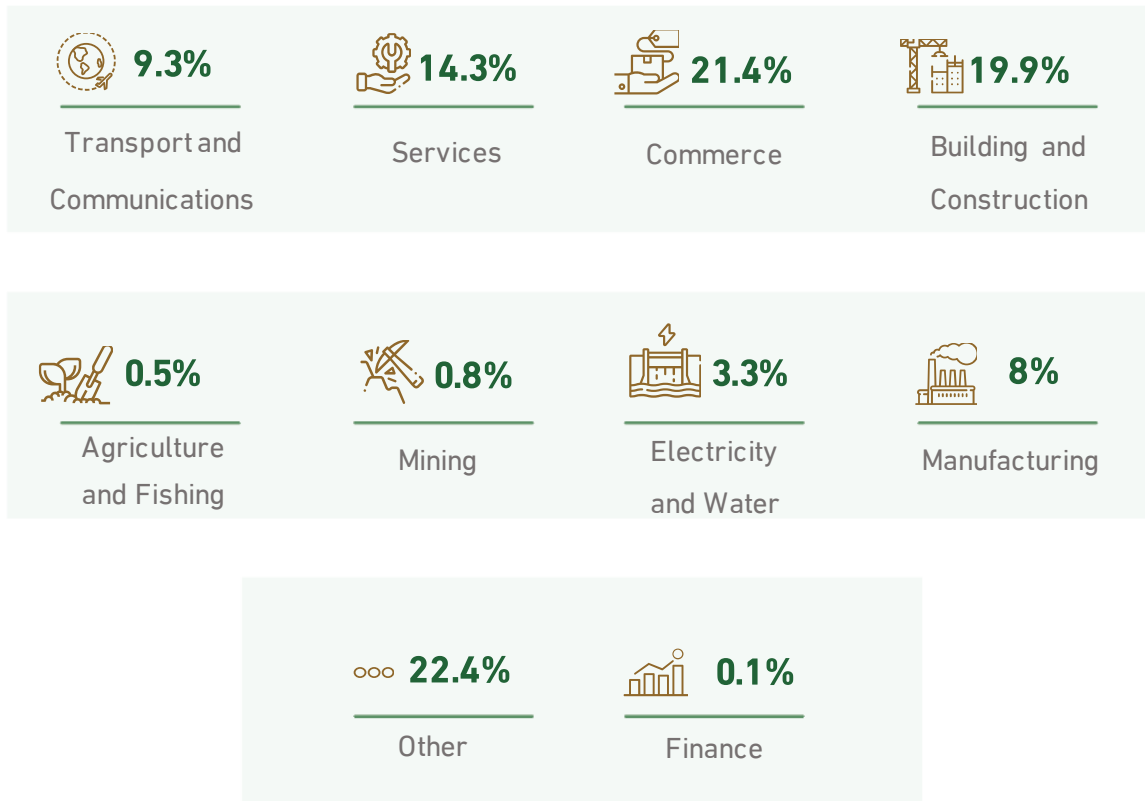
By Age



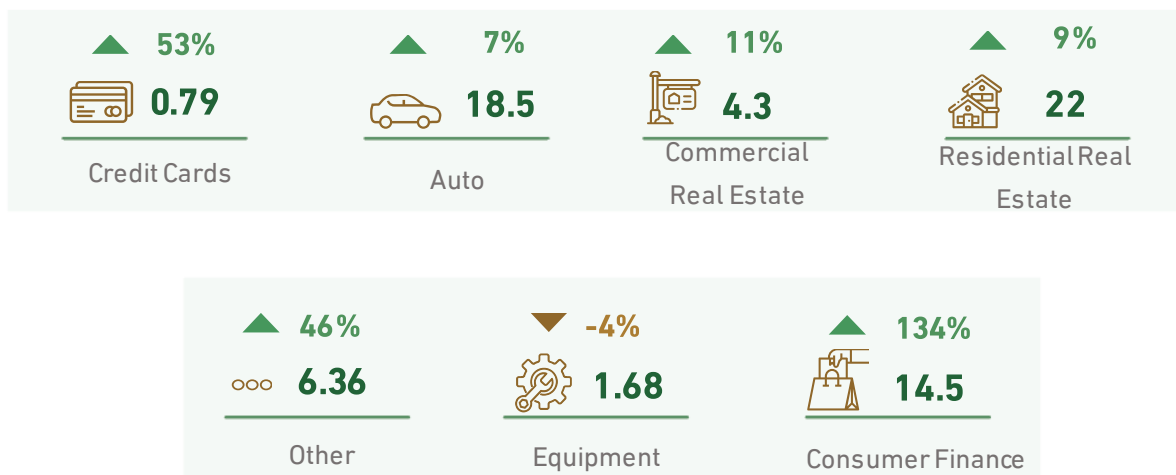
By Employer Type



11. Classifications of Financing Portfolio by Economic Activity

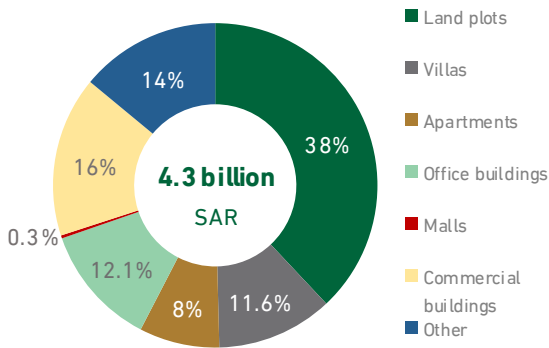


12. Classifications of Financing Portfolio by Activity (in Billion SAR)

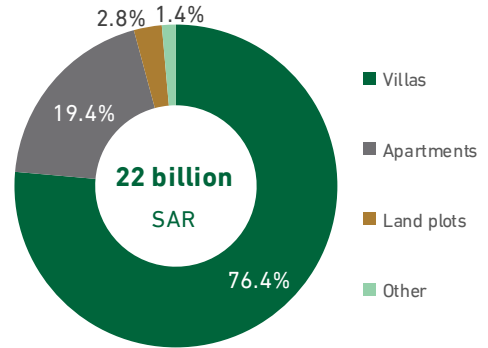


13. Classifications of Financing Portfolio by Property Type

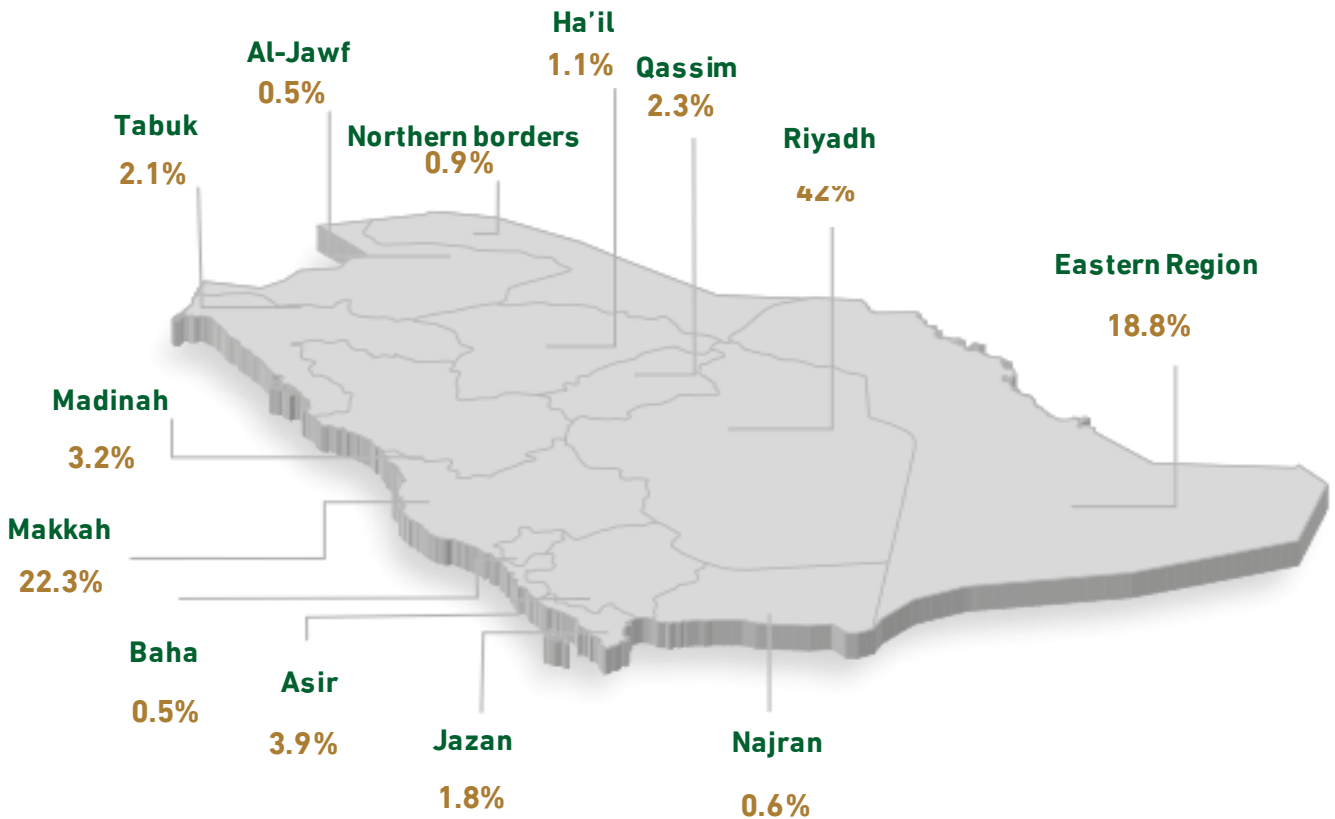
Classifications of Finance Portfolio by Property Type (Commercial)



Classifications of Finance Portfolio by Property Type (Residential)



14. Classifications of Credit Portfolio by Region

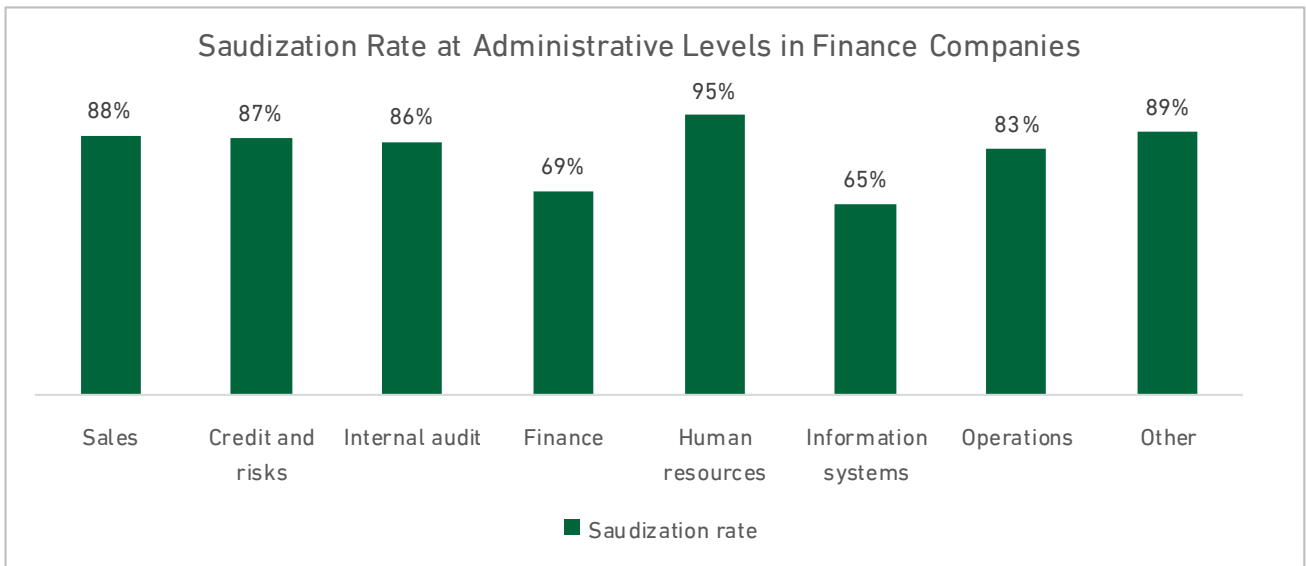


15. Classifications of Non-Performing Loans of Financing Portfolio

Finance companies sector	%
Real estate finance companies	4.9%
Non-real estate finance companies	10.1%
Total finance companies sector	8.6%

	Sector	Non-performing portfolio ratio
By financed activity	Residential real estate	4.1%
	Commercial real estate	7.8%
	Auto	12%
	Credit cards	1.4%
	Consumer Finance	6.9%
	Equipment	28.9%
	Other	8%
By sector	Retail	6.8%
	Corporate	21%
	Micro-, Small, and Medium-sized Enterprises (MSMEs)	10.8%
By monthly income for retail consumers	5,000 or less	18.4%
	5,001 to 10,000	8.5%
	10,001 to 15,000	4.1%
	15,001 to 20,000	2.9%
	More than 20,000	4.8%
By employer type for retail consumers	Government sector	4.9%
	Private sector	9.1%
	Self-employed	11.1%
	Retired	2.3%
By customer age for retail consumers	Younger than 30 years	11.7%
	Older than 30 years to younger than 50 years	5.7%
	Older than 50 years to younger than 60 years	5%
	Older than 60 years	3.7%

16. Saudization Rate at Administrative Levels in Finance Companies



17. Number of Finance Companies' Employees

