

Semi Annual Performance of Finance Companies Sector and Real Estate Refinance

2023

البنك المركزي السعودي
SAMA
Saudi Central Bank



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1. EXECUTIVE SUMMARY of Finance Companies



Total Assets

62.4

Billion SAR

9% ↑

Compared to the
previous Year

Paid-up Share Capital

15.4

Billion SAR

5% ↑

Compared to the
previous Year

Net income

739

Million SAR

36% ↓

Compared to the
correspond periodTotal Portfolio⁽¹⁾

80.7

Billion SAR

7% ↑

Compared to the
previous Year

Saudization Rate

86%

Of Total Employee

86%

Rate in the previous
YearNew Financing
Originations

16.4

Billion SAR

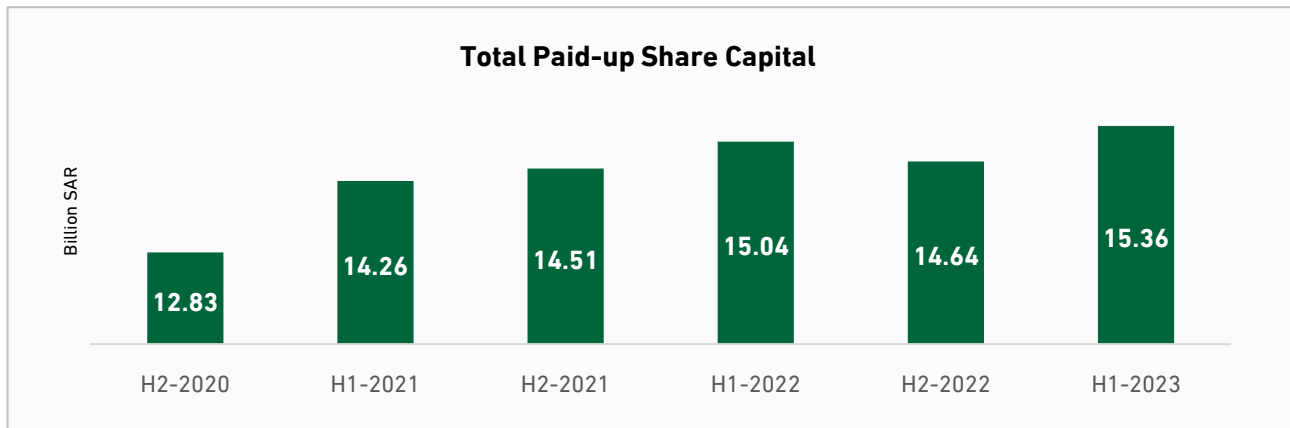
22% ↑

Compared to the
previous Year⁽¹⁾ Including On and Off balance sheet

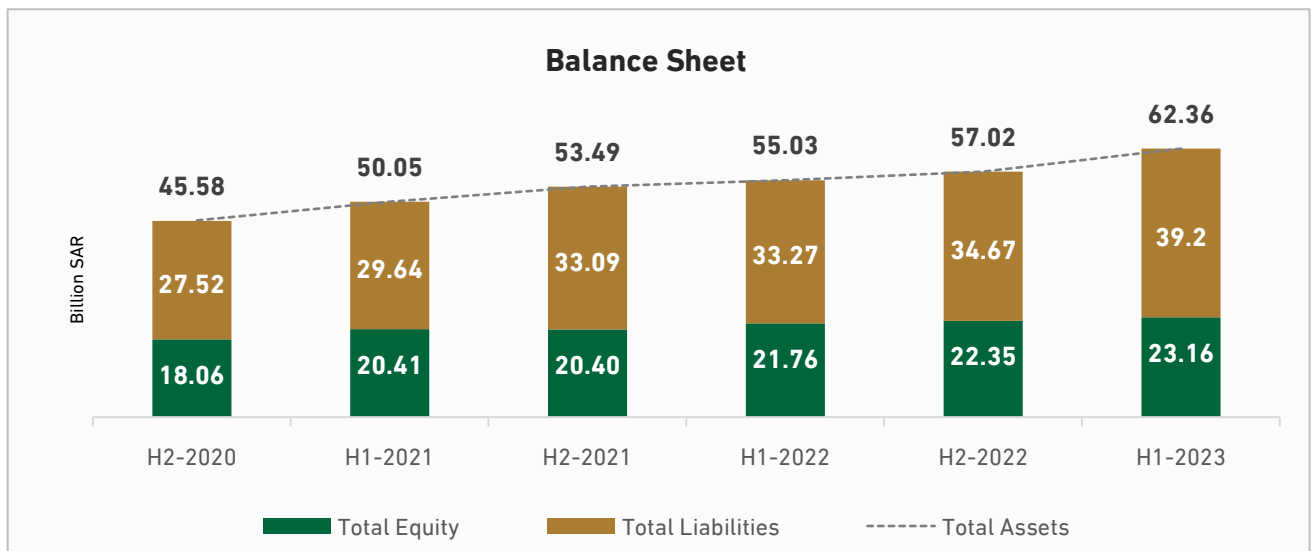
2. Finance Companies (included in the report)



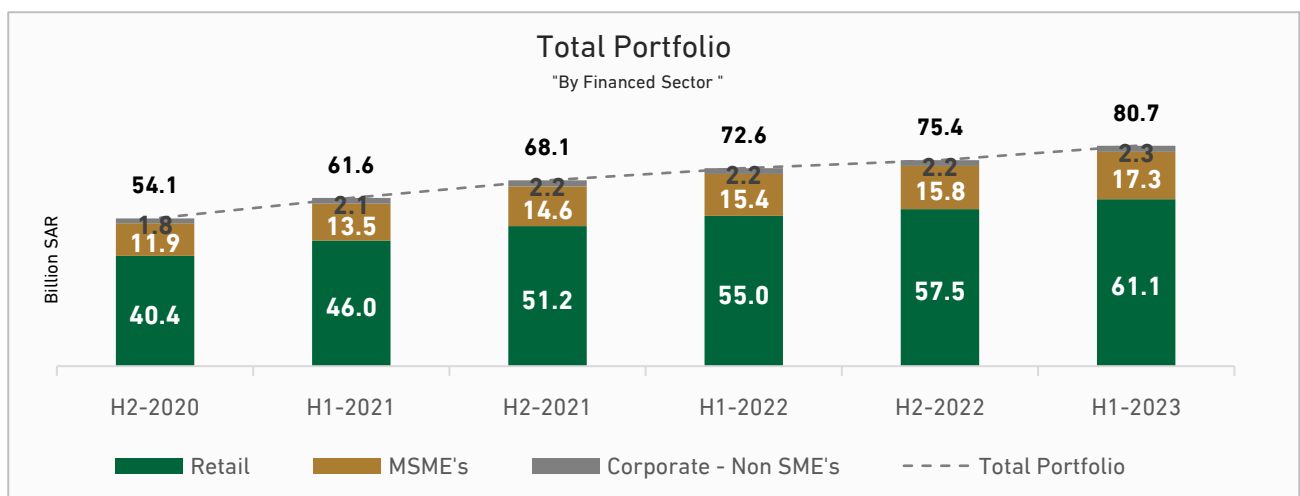
3. Capital



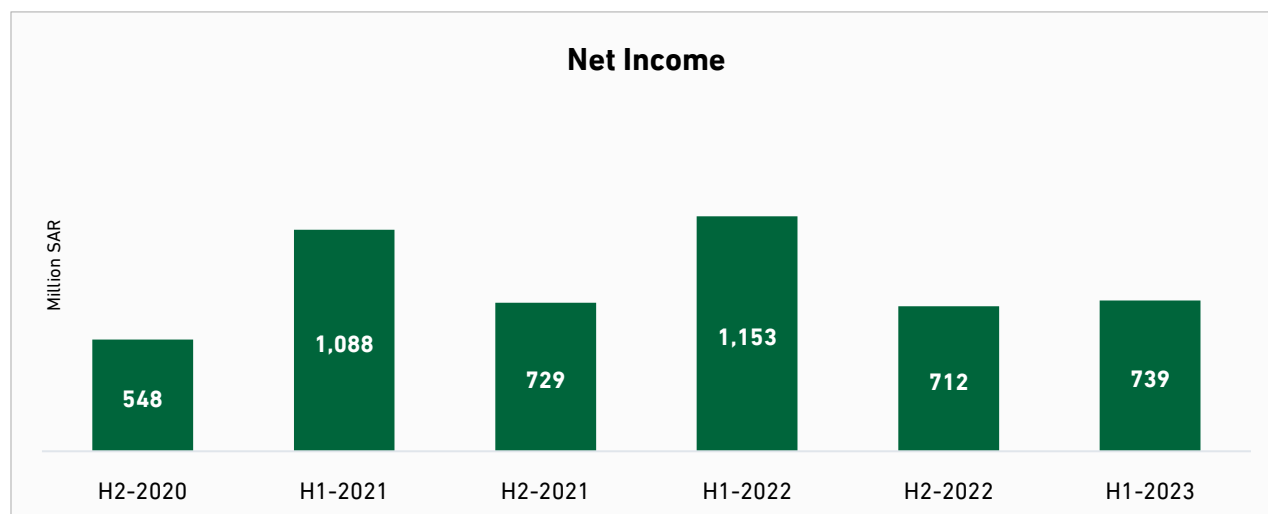
4. Balance Sheet



5. Financing Portfolio



6. Profitability



7. Profitability Indicators

Profitability indicators	H1-2022	H1-2023
Return on Assets (ROA)	2.1%	1.2%
Return on Equity (ROE)	5.3%	3.2%
Return on Capital	7.7%	4.8%

8. Leverage

Finance Companies Sector: 2.24 times

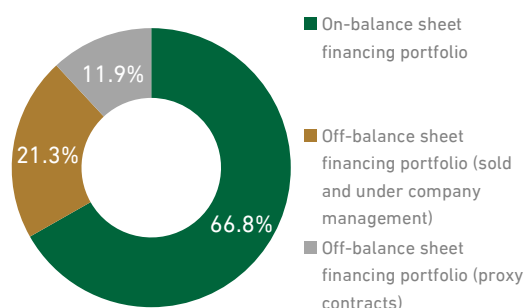
9. Combined Balance Sheet (in Billion SAR)

	2022	H1-2023	Change		2022	H1-2023	Change
Total current assets	21.46	24.23	11%	Total current liabilities	18.57	19.66	6%
Total long-term assets	35.56	38.14	7%	Total long-term liabilities	16.10	19.54	21%
				Total liabilities	34.67	39.21	13%
				Paid-up capital	14.64	15.36	5%
				Total reserves	1.90	1.76	-7%
				Retained earnings	5.79	6.03	4%
				The net change in fair value of investments	0.01	0.01	0%
				Total equity	22.35	23.16	4%
Total assets	57.02	62.37	9%	Total liabilities and equity	57.02	62.37	9%

10. Classification of Financing Portfolio

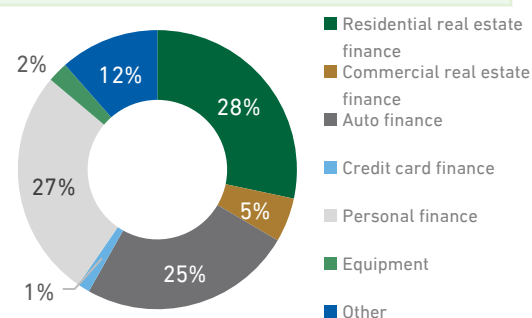
Classification of Finance Portfolio

"On and Off-Balance Sheet"



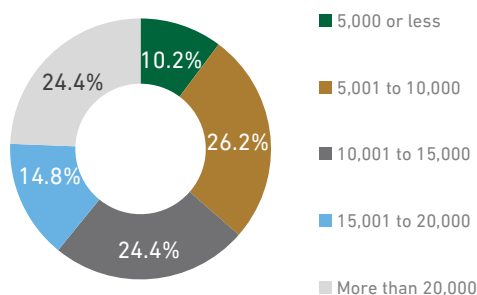
Classification of Finance Portfolio

"by Financed Activity"



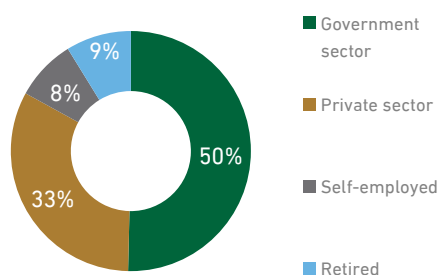
Retail Financing Portfolio

"By Income"



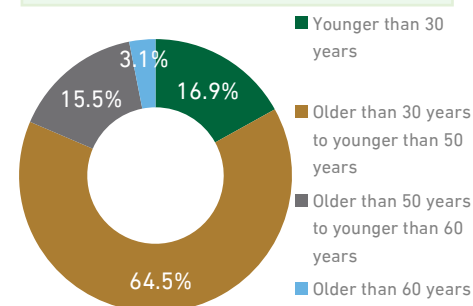
Retail Financing Portfolio

" By Employer Type"

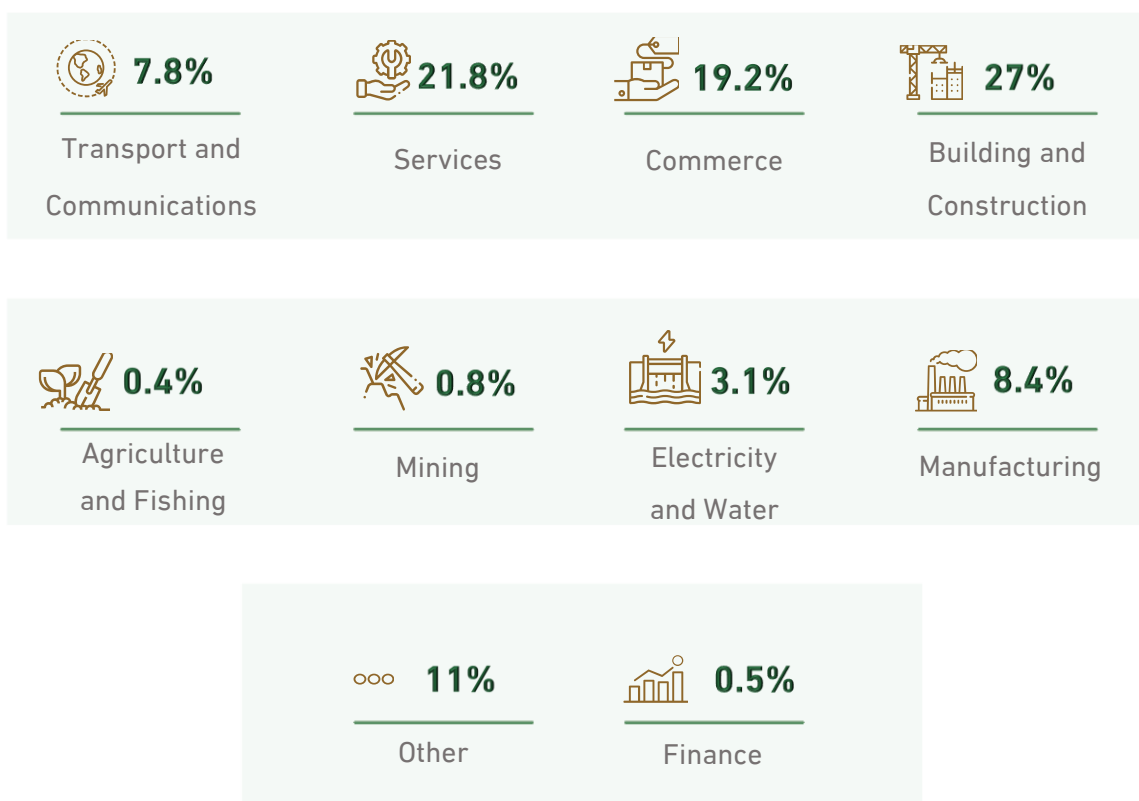


Retail Financing Portfolio

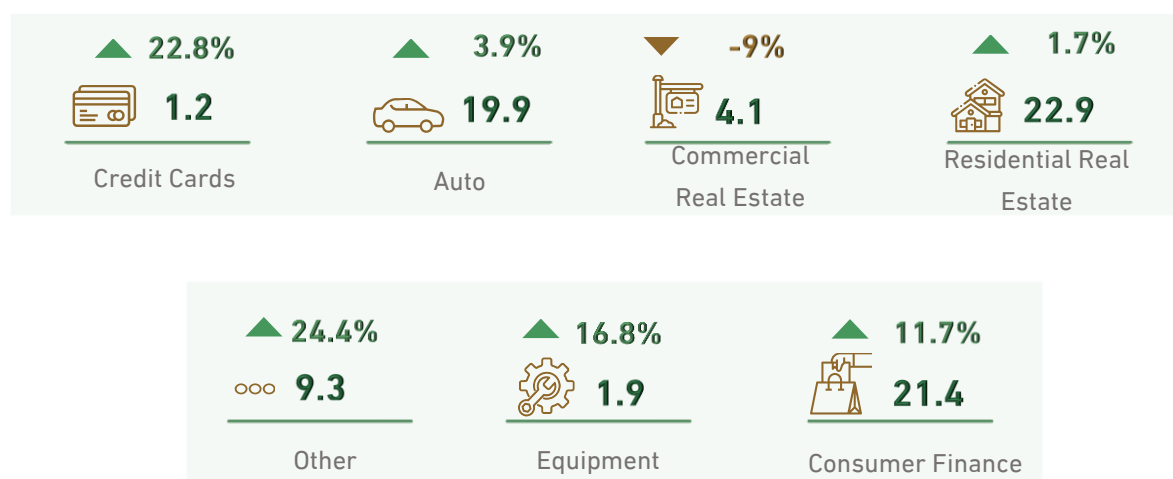
" By Age"



11. Classifications of Financing Portfolio by Economic Activity



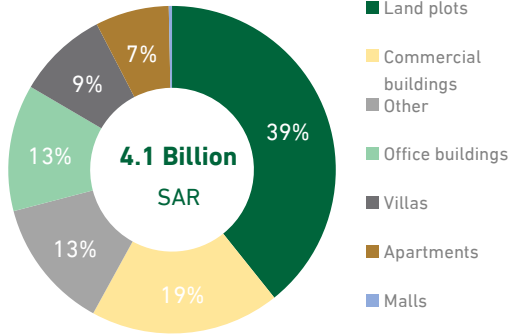
12. Classifications of Financing Portfolio by Activity ⁽¹⁾ (in Billion SAR)



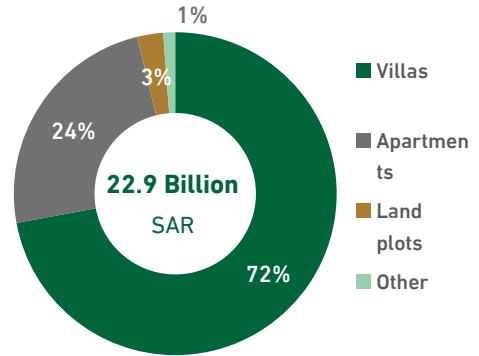
⁽¹⁾ Performance of financing portfolio compared with 2022

13. Classifications of Financing Portfolio by Property Type

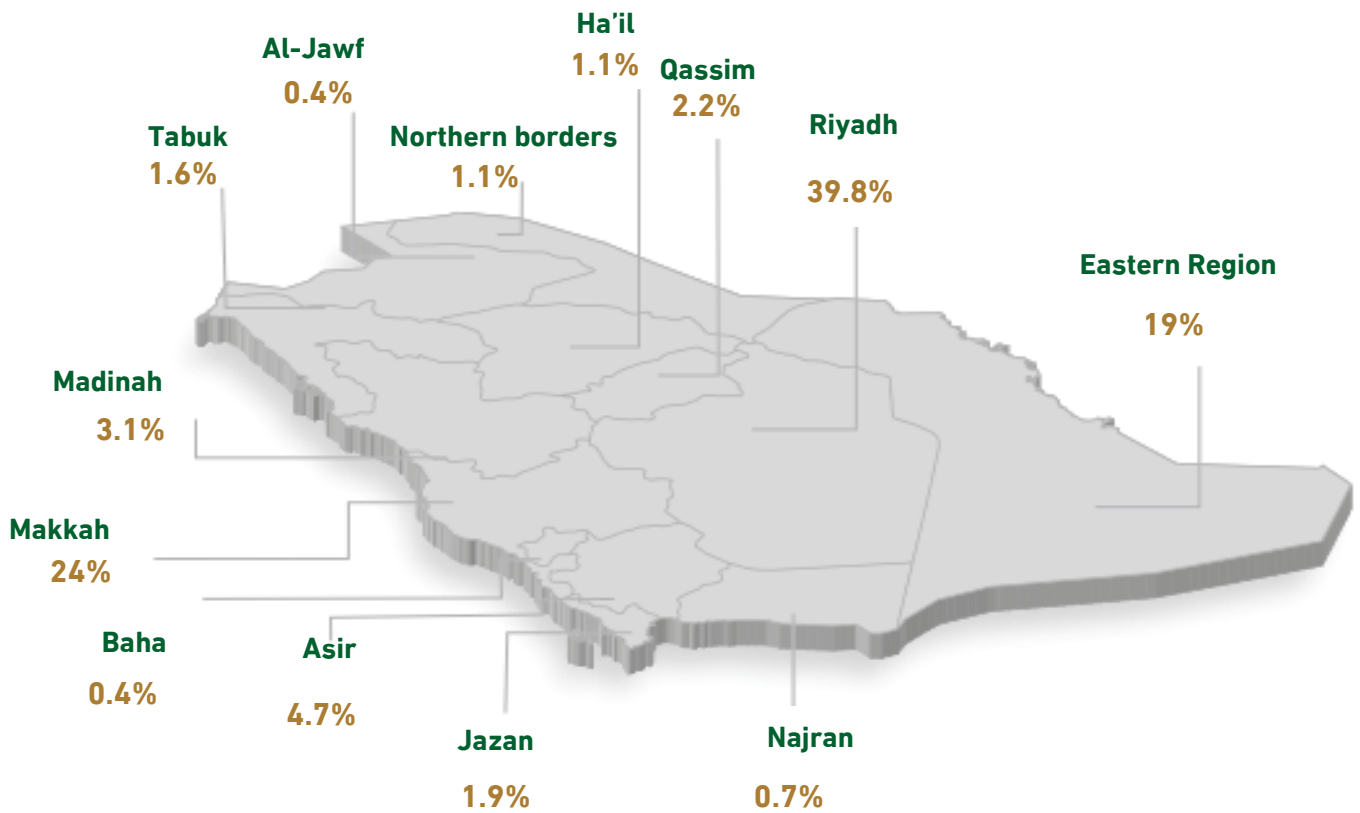
Classifications of Finance Portfolio by Property Type (Commercial)



Classifications of Finance Portfolio by Property Type (Residential)



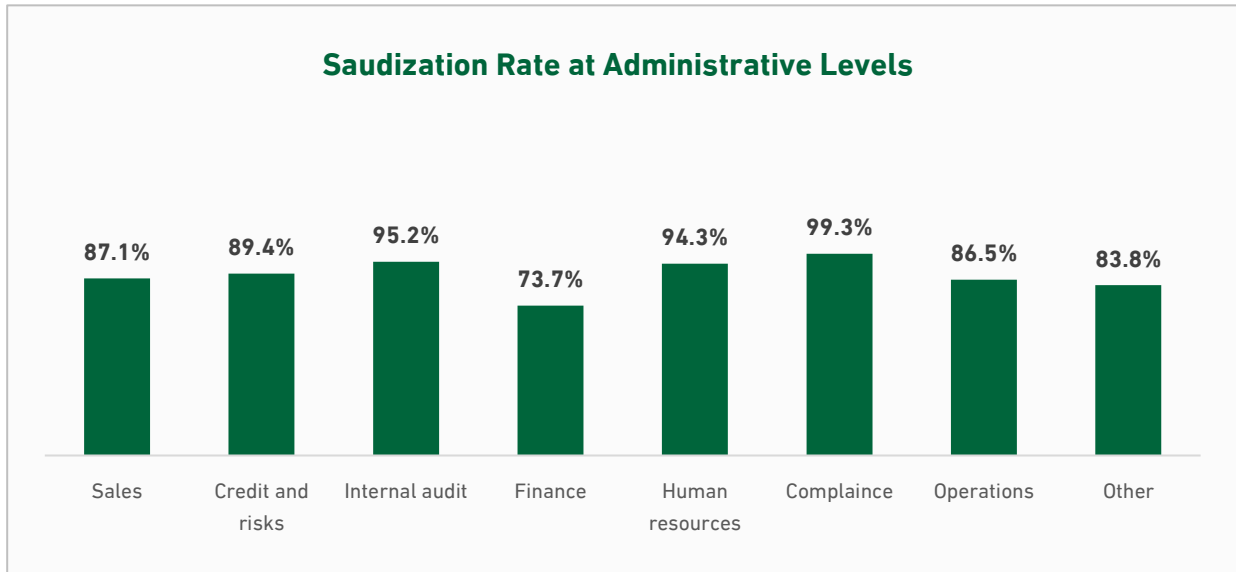
14. Classifications of Credit Portfolio by Region



15. Non-Performing Loans of Financing Portfolio

Finance companies sector	%
Total finance companies sector	6.4%

16. Saudization Rate at Administrative Levels in Finance Companies



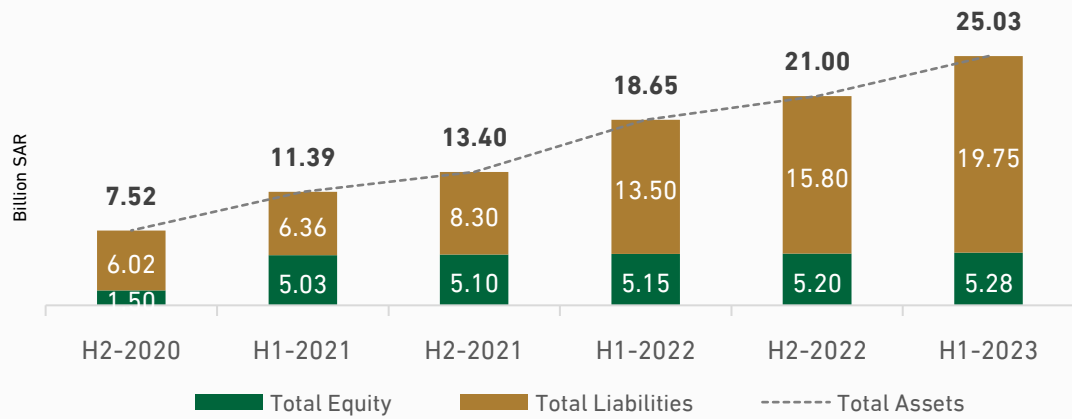
17. Number of Finance Companies' Employees



18. Saudi Real estate Refinance Company



Balance Sheet of Saudi Real Estate Refinance Company



Net Income of Saudi Real Estate Refinance Company

