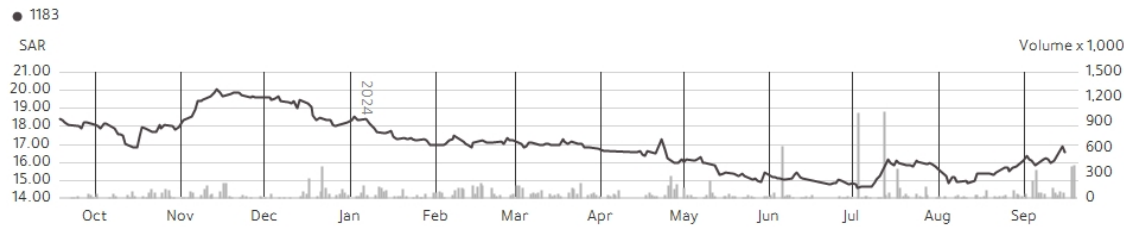


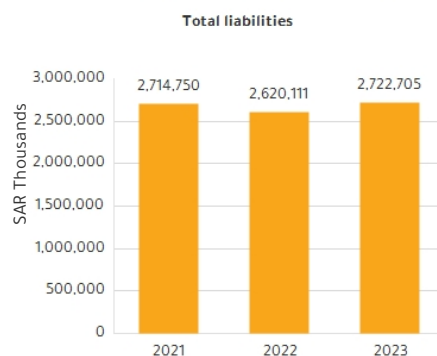
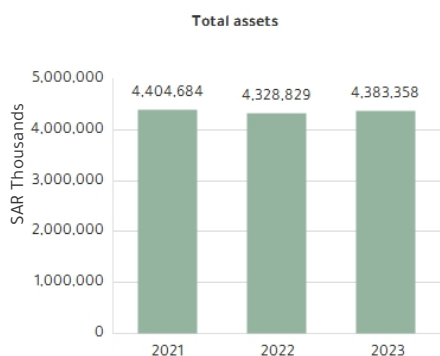
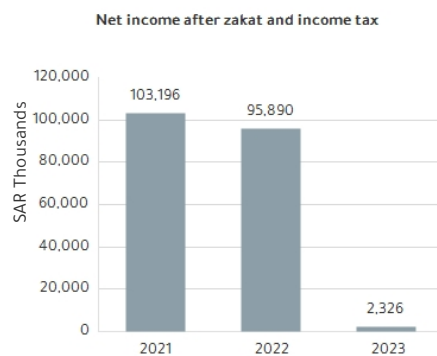
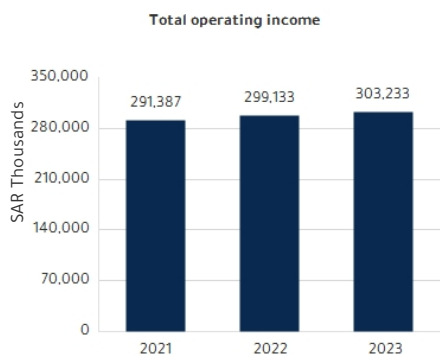
SHL Financing Company (SHL) is one of the leading real estate finance companies in the Saudi market. It specializes in Sharia'a compliant residential mortgages and provides multiple financing products and solutions for both retail and commercial customers that suits their needs and in compliance with laws and regulations in Saudi Arabia.

SHL is among the first real estate financing companies that believed in propagating the residential mortgages and support home ownership from its inception. It has strong presence in the Saudi Arabia mortgage market since 2008 especially in key cities.

SHL provides strategic support from its shareholders and business partners in the financial and real estate sectors. It is the most profitable company among Non-Bank Mortgage Companies with an annual growth rate of 40% in net profit the last years. It is the largest real estate finance company in the market of Saudi Arabia with a strong and secured residential portfolio. It focuses on fully digital channels for the loan origination process. It has suitable leverage levels which allows the company for future planned growth in line with market needs.



Key Figures (SAR Thousands)	2021	2022	2023
STATEMENT OF INCOME			
Total operating income	291,387	299,133	303,233
Total operating expenses	172,375	201,191	300,342
Net income before zakat and income tax	119,011	97,942	2,890
Net income after zakat and income tax	103,196	95,890	2,326
STATEMENT OF FINANCIAL POSITION			
Total assets	4,404,684	4,328,829	4,383,358
Total liabilities	2,714,750	2,620,111	2,722,705
Total equity	1,689,934	1,708,718	1,660,653
STATEMENT OF CASH FLOWS			
Net cash generated from operating activities	322,446	147,642	164,622
Net cash used in investing activities	(1,424)	(349)	(2,047)
Net cash used in financing activities	(243,940)	(288,430)	(125,150)
Cash and cash equivalents at end of the year	183,984	42,847	80,272



Contact Us:

Tel. no: +966 800 122 1228

Postal Address: P O Box 27072 Riyadh 11417

Kingdom of Saudi Arabia

