

Fact Sheet

Bank Profile

Banque Saudi Fransi (BSF) is the successor to Banque de l'Indochine (est. 1949) and was established by Royal Decree No. M/23 as a Saudi Arabian joint stock company in 1977. With assets of SAR 222 billion (USD 59 billion), BSF is a leading bank in Saudi Arabia serving 1.2 million customers and employing 2,628 people.

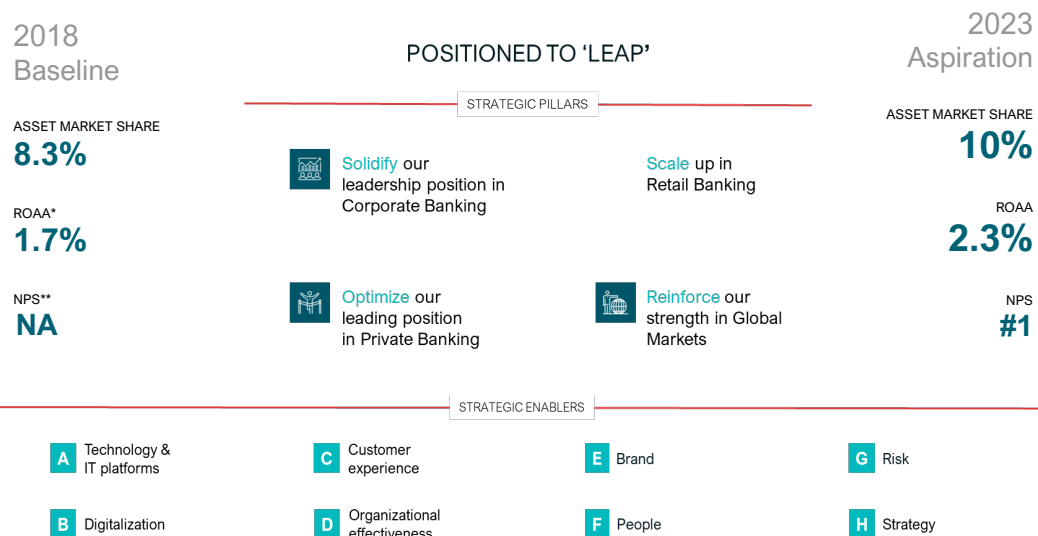
BSF is headquartered in Riyadh and has 82 branches, 456 ATMs, and 82,508 point of sale terminals located throughout Saudi Arabia.

The Bank aims to create long-term and personalized customer partnerships and is dedicated to gaining customer loyalty through banking expertise and provision of innovative and customized financial solutions.

Universal Bank Model

- Full range of conventional and Islamic products and services, with core focus on the Saudi market.
- Leading Corporate bank in the Kingdom, complementing its product capabilities with a strong offering in treasury services, investment banking, investment advisory, asset management, local and international securities trading.
- Growing Retail platform catering to the premium segment where its Private Banking services are well established.

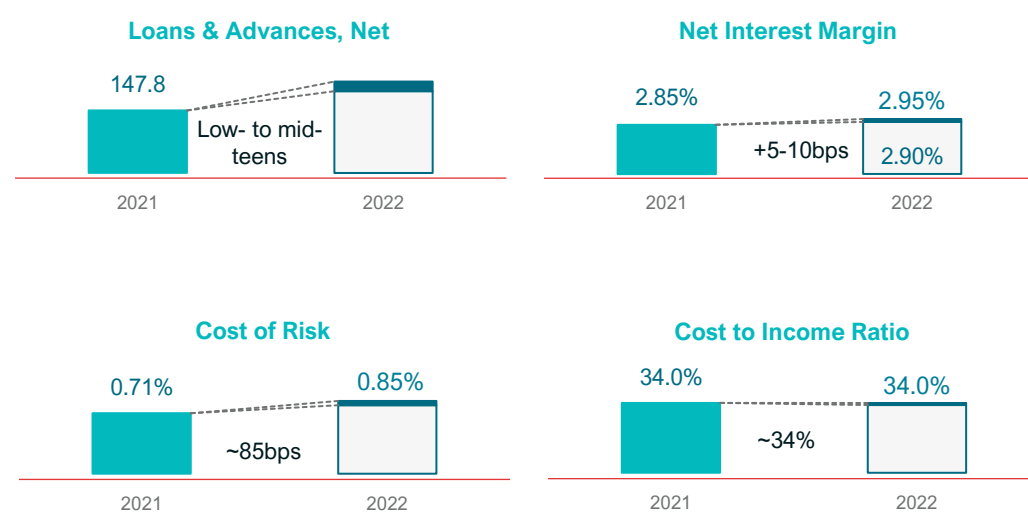
BSF Strategy



Key Figures Summary

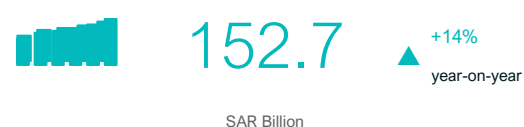
SAR (Mn)	1Q 2022	1Q 2021	Δ%
Operating income	1,821	1,781	+2%
Net income	875	780	+12%
NIM	2.86%	3.16%	-29 bps
Cost to income ratio	33.2%	33.2%	-0.0%
Cost of risk	0.63%	0.80%	-17 bps
ROE	8.8%	8.0%	+83 bps
ROA	1.60%	1.57%	+2 bps
Total assets	222,211	202,233	+10%
Total liabilities	182,783	163,035	+12%
Equity attributable to shareholders	34,428	34,198	+1%
NPL Ratio	2.36%	2.70%	-34 bps
NPL Coverage Ratio	131.3%	124.3%	+7.0%
T1 Ratio	19.5%	21.0%	-150 bps
CAR	20.6%	22.1%	-149 bps
LCR	193.8%	192.1%	+1.73%
Headline LTD Ratio	101.3%	100.8%	+0.4%

Outlook & Guidance

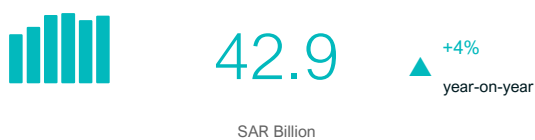


1Q 2022 Financial Highlights

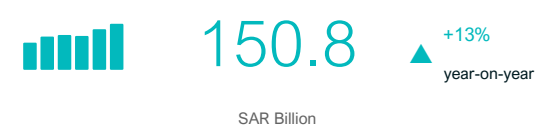
Loans & Advances



Investments



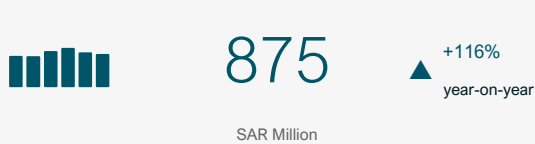
Customers' Deposits



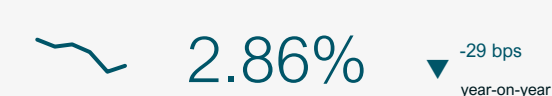
Operating Income



Net Income



NIM



NPL Ratio



NPL Coverage Ratio



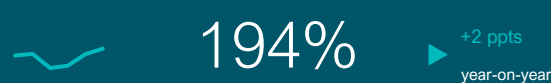
Cost of risk



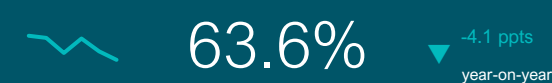
T1 Ratio



LCR

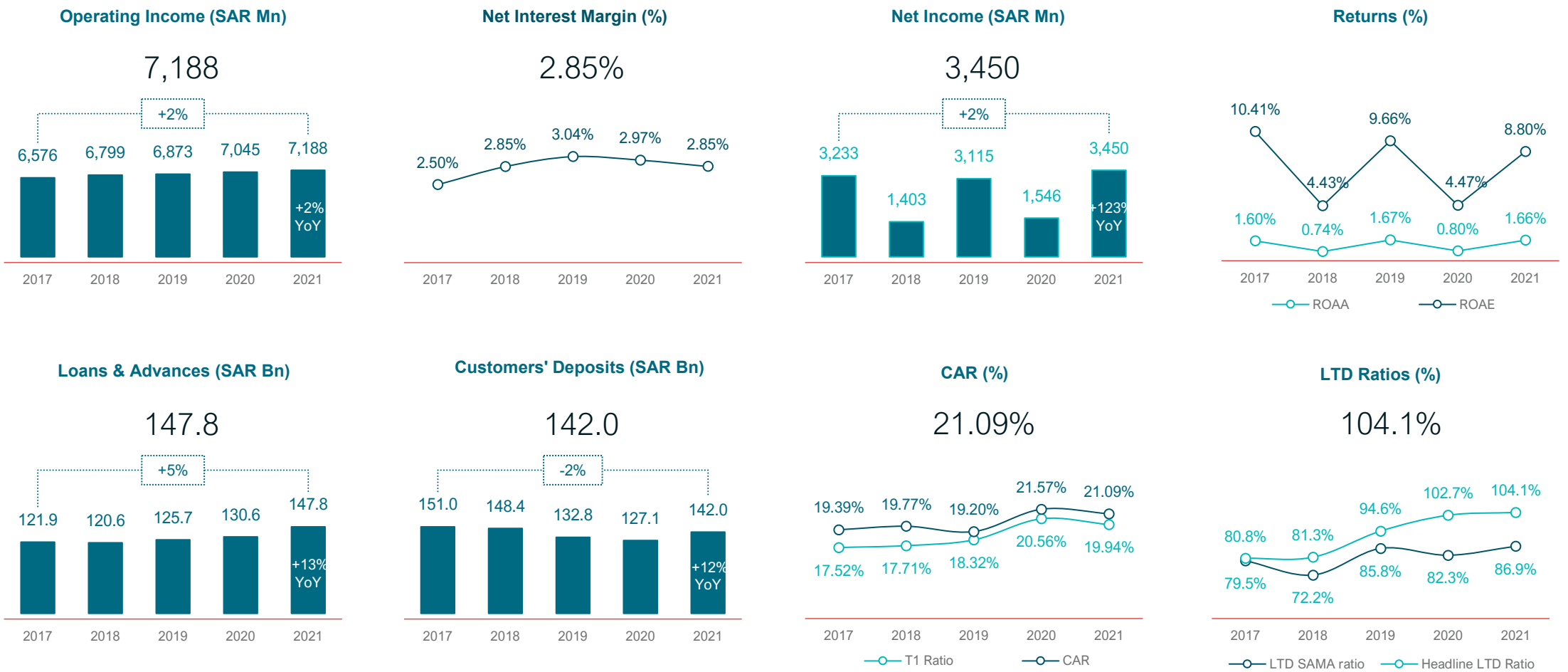


NIBD % of Total Deposits



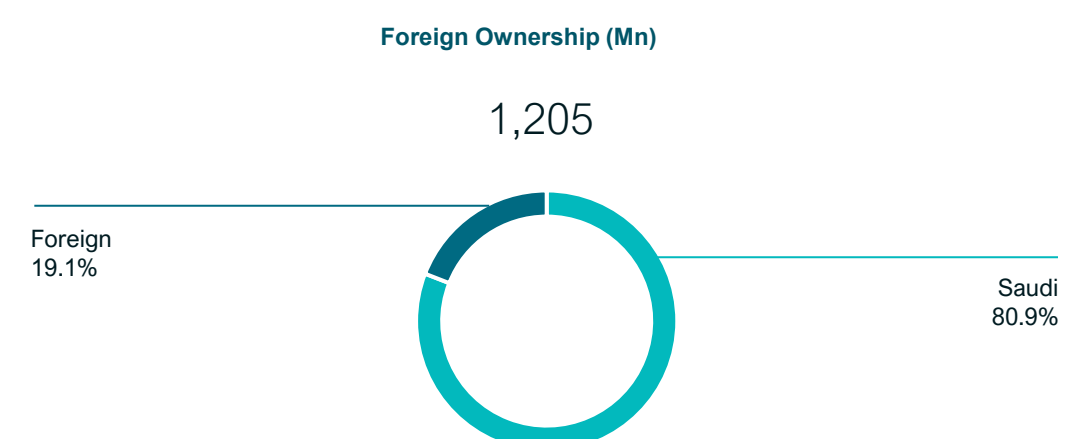
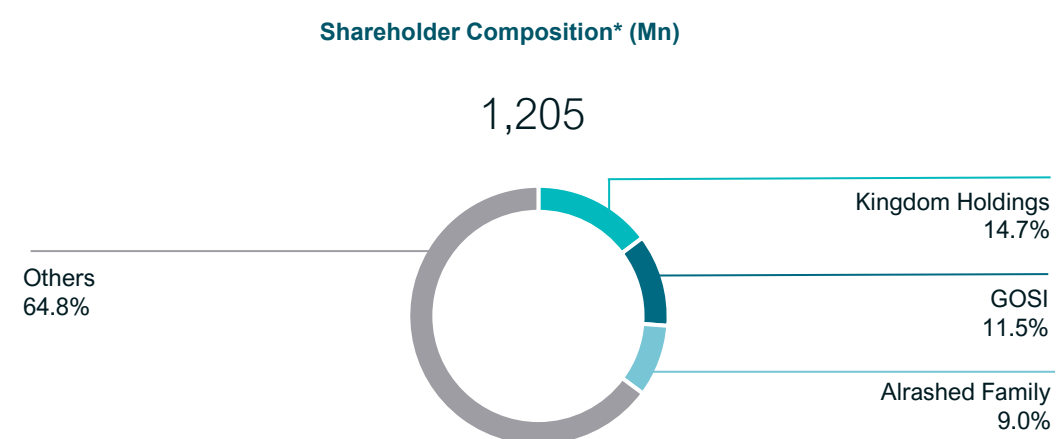
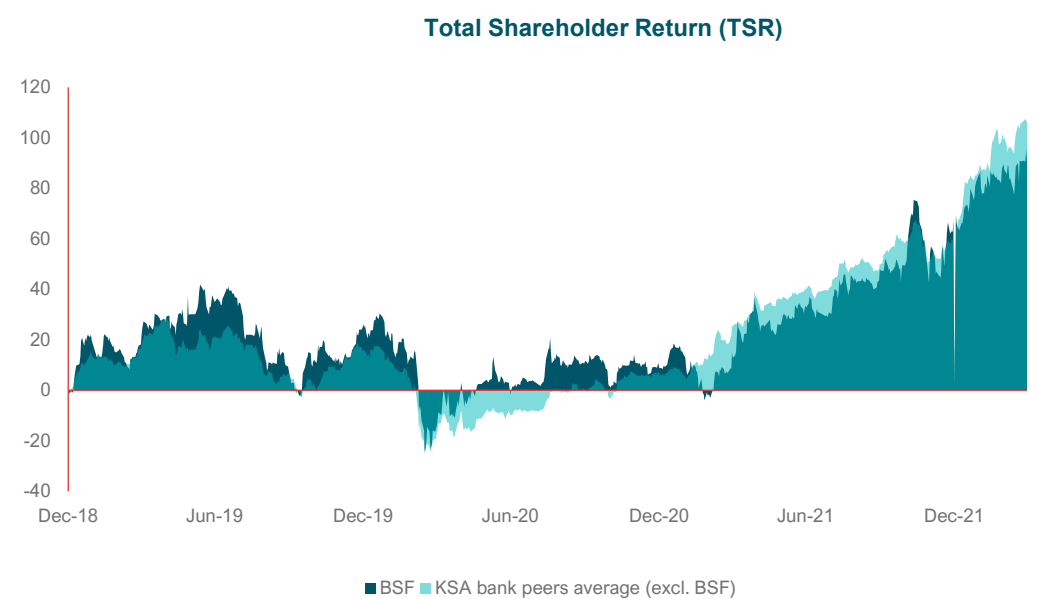
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Financial Performance Track Record



Market Parameters & Credit Ratings

Share Parameters	31 Mar 2022
Closing price (SAR)	53.70
52 weeks range (SAR)	27.8 - 53.5
Shares issued (million)	1,205
Market capitalization (SARbn)	64.73
Market capitalization to KSA bank sector	5.46%
Market cap to KSA stock market	0.54%
Price to tangible book value	1.88x
Price to earnings (FY 2021)	19.9x
Dividend yield (FY 2021)	2.8%



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