

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 ٣٠٣ billion (USD 81 billion), BSF is a leading bank in Saudi Arabia, serving 1.3 million customers and employing 3,064 people.

BSF is headquartered in Riyadh and has 81 branches, 387 ATMs, and 29,240 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.

Key Figures Summary

٣ Mn	1Q 2025	1Q 2024	Δ%
Operating income	2,638	2,331	+13%
Net income	1,338	1,150	+16%
NIM	3.08%	3.20%	-12bps
Cost to income ratio	32.8%	33.2%	-0.3ppts
Cost of risk	0.51%	0.60%	-9bps
ROAE	11.3%	11.0%	+0.3ppts
ROAA	1.80%	1.76%	+4bps
Total assets	302,988	268,658	+13%
Total liabilities	254,558	226,448	+12%
Equity attributable to shareholders	40,430	37,211	+9%
NPL ratio	0.84%	0.94%	-9bps
NPL coverage ratio	198.5%	155.3%	+43.2ppts
T1 ratio	19.2%	18.4%	+0.8ppts
CAR	20.1%	19.1%	+1.1ppts
LCR	168.4%	166.0%	+2.4ppts
Headline LTD Ratio	109.6%	106.1%	+3.5ppts

BSF Strategy Refocus 2023

2025 Priority

Technology Infrastructure Modernization

Integrated Corporate Portal

Cost Optimization

Fee income boost

Branch Network Transformation

BSF 2030 Strategy

Wholesale Banking

Expand FIG & MNC Coverage

Boost Global Transactions Services

JB

Scale up financing and leasing

Enhance collaboration with the Bank

Personal Banking

Scale Up in Affluent

Provide Superior Daily Banking

Private Banking

Enhance Product and Value Propositions

Increase new customer acquisition

BSF Capital

Leverage Opportunities in Capital Markets

2025 Guidance

Loans & Advances Growth

Low teens

CIR

<33%

NIM

3.05 - 3.15%

ROE

11-12%

CoR

50-60bps

CET1 Ratio

>15%

1Q 2025 Financial Highlights

Loans & Advances

209.0

٣ Billion

▲ +13% year-on-year

Customers' Deposits

190.7

٣ Billion

▲ +9% year-on-year

Operating Income

2,638

٣ Million

▲ +13% year-on-year

Net Income

1,338

٣ Million

▲ +16% year-on-year

NIM

3.08%

▼ -12bps year-on-year

Cost of Risk

0.51%

▼ -9bps year-on-year

NPL Ratio

0.84%

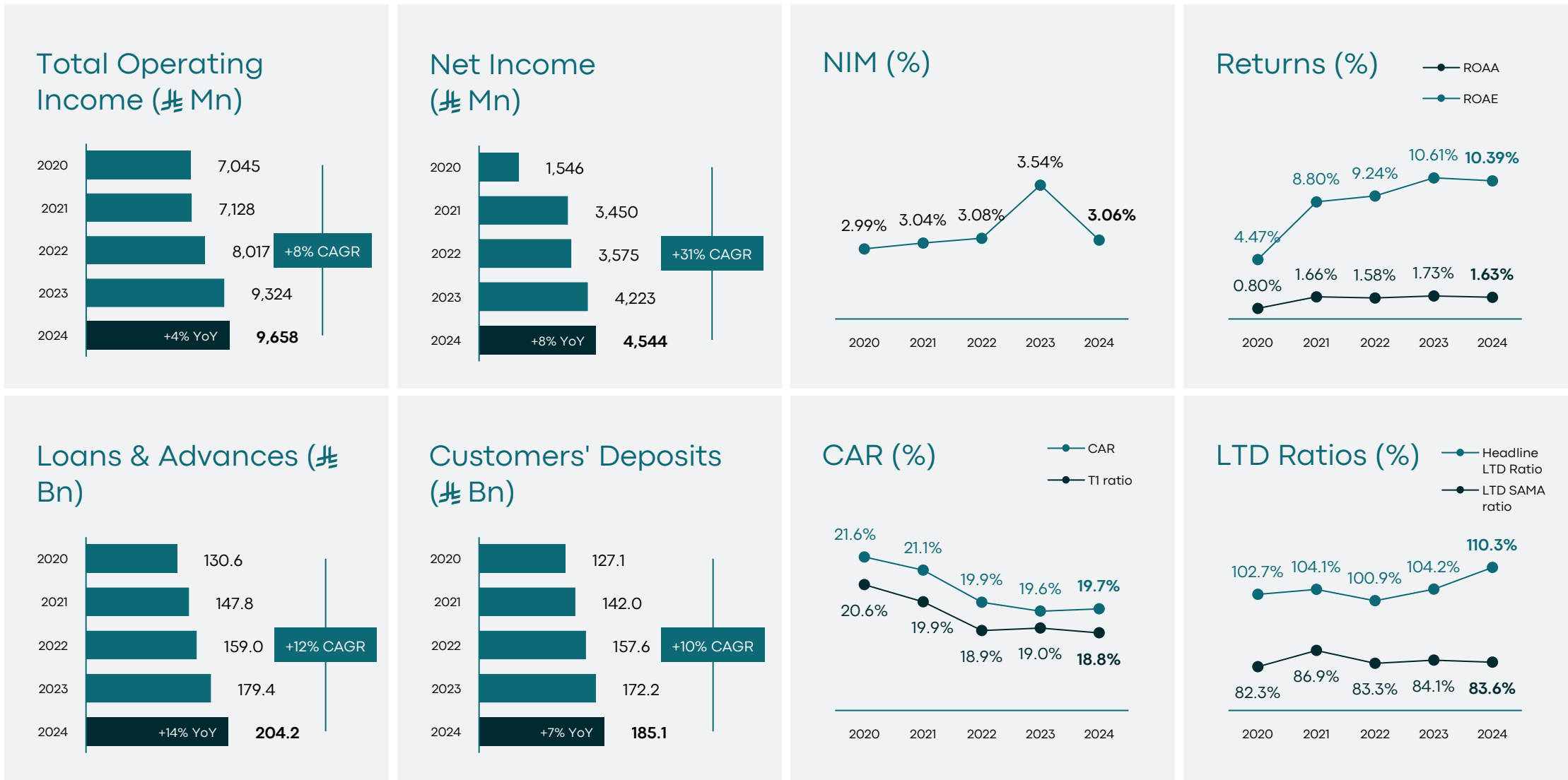
▼ -9bps year-on-year

T1 Ratio

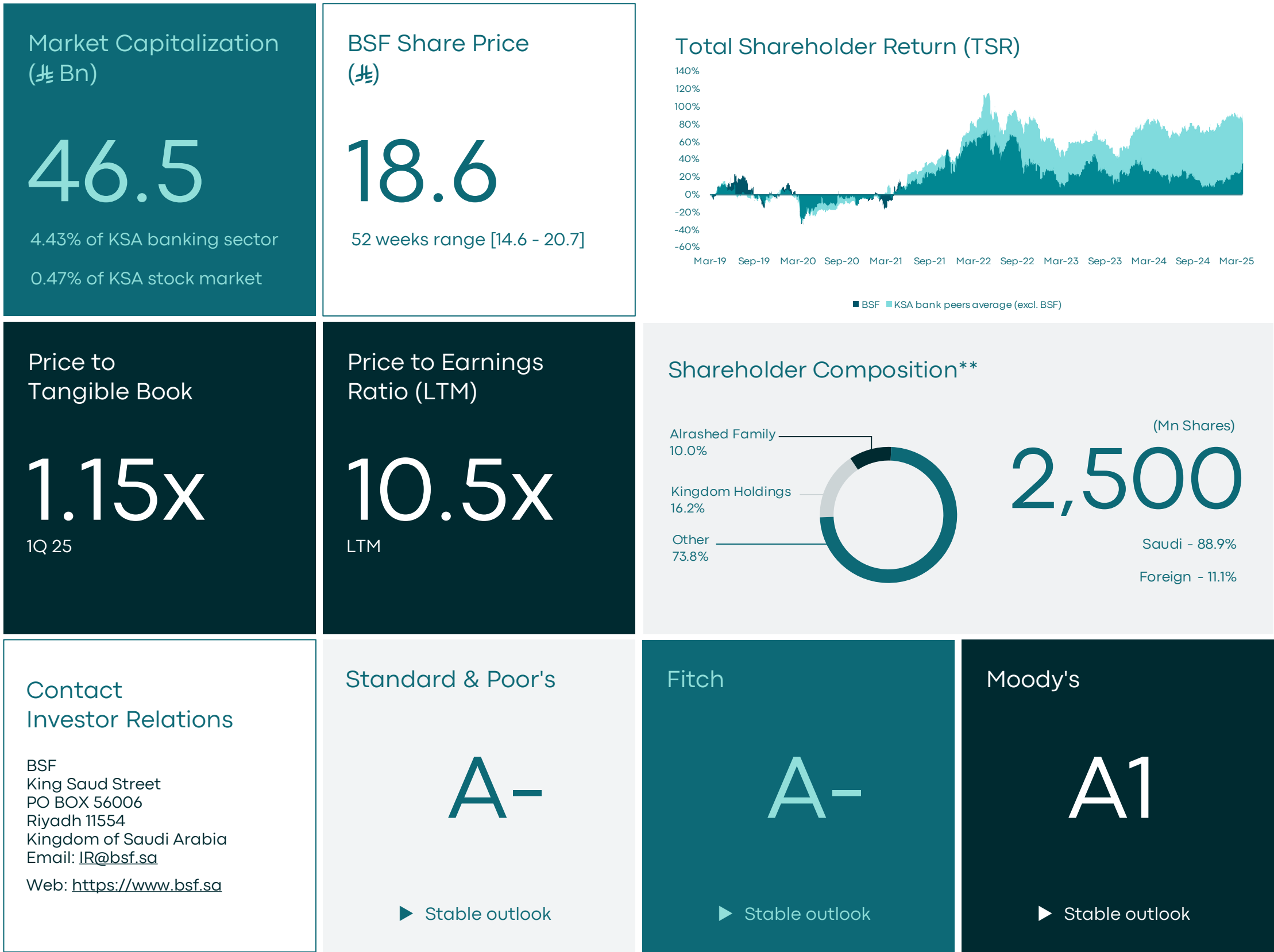
19.2%

▲ +0.8ppts year-on-year

Financial Performance Track Record



Market Parameters* & Credit Ratings



*Market Data as of 31 March 2025 **Substantial shareholders, being persons with a shareholding of 5% or more