

# 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  $\text{SAR}$  324.8 billion (USD 86.5 billion), BSF is a leading bank in Saudi Arabia, serving 1.4 million customers and employing 3,146 people.

BSF is headquartered in Riyadh and has 79 branches, 367 ATMs, and 32,847 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

$\text{SAR}$ Mn	1Q 2026	1Q 2025	$\Delta\%$
Operating income	2,708	2,638	+3%
<b>Net income</b>	<b>1,381</b>	<b>1,338</b>	<b>+3%</b>
NIM	3.02%	3.09%	-7bps
Cost to income ratio	34.1%	32.8%	+1.2ppts
Cost of risk	0.48%	0.51%	-4bps
ROAE*	12.0%	12.3%	-0.3ppts
ROAA	1.74%	1.79%	-5bps
<b>Total assets</b>	<b>324,810</b>	<b>303,579</b>	<b>+7%</b>
Total liabilities	273,294	254,558	+7%
Equity attributable to shareholders	43,579	41,021	+6%
NPL ratio	1.01%	0.84%	+17bps
NPL coverage ratio	175.8%	198.5%	-22.7ppts
T1 ratio	18.8%	19.4%	-0.5ppts
CAR	21.0%	20.3%	+0.8ppts
LCR	185.6%	168.4%	+17.2ppts
Headline LTD Ratio	111.2%	109.6%	+1.6ppts

\*ROAE is calculated using net profit attributable to shareholders (excluding Tier 1 interest payment) and average shareholders' equity (excluding Tier 1 capital).

## Better, Stronger and Faster bank by 2030

<b>Better</b> 8-10% net income market share	Growing net income market share	<b>Strengthen the core</b> Wholesale Banking Private Banking Retail and Affluent Treasury BSF Capital Group-wide cross-sell
	Fee growth and cross-sell	
<b>Stronger</b> >15% ROE	Capital optimization	
	Risk excellence	
<b>Faster</b> >75% STP processes	Externally focused organization	
	Operational excellence	
Embed AI	<b>Prepare for the future</b> Business Banking JB Support functions	

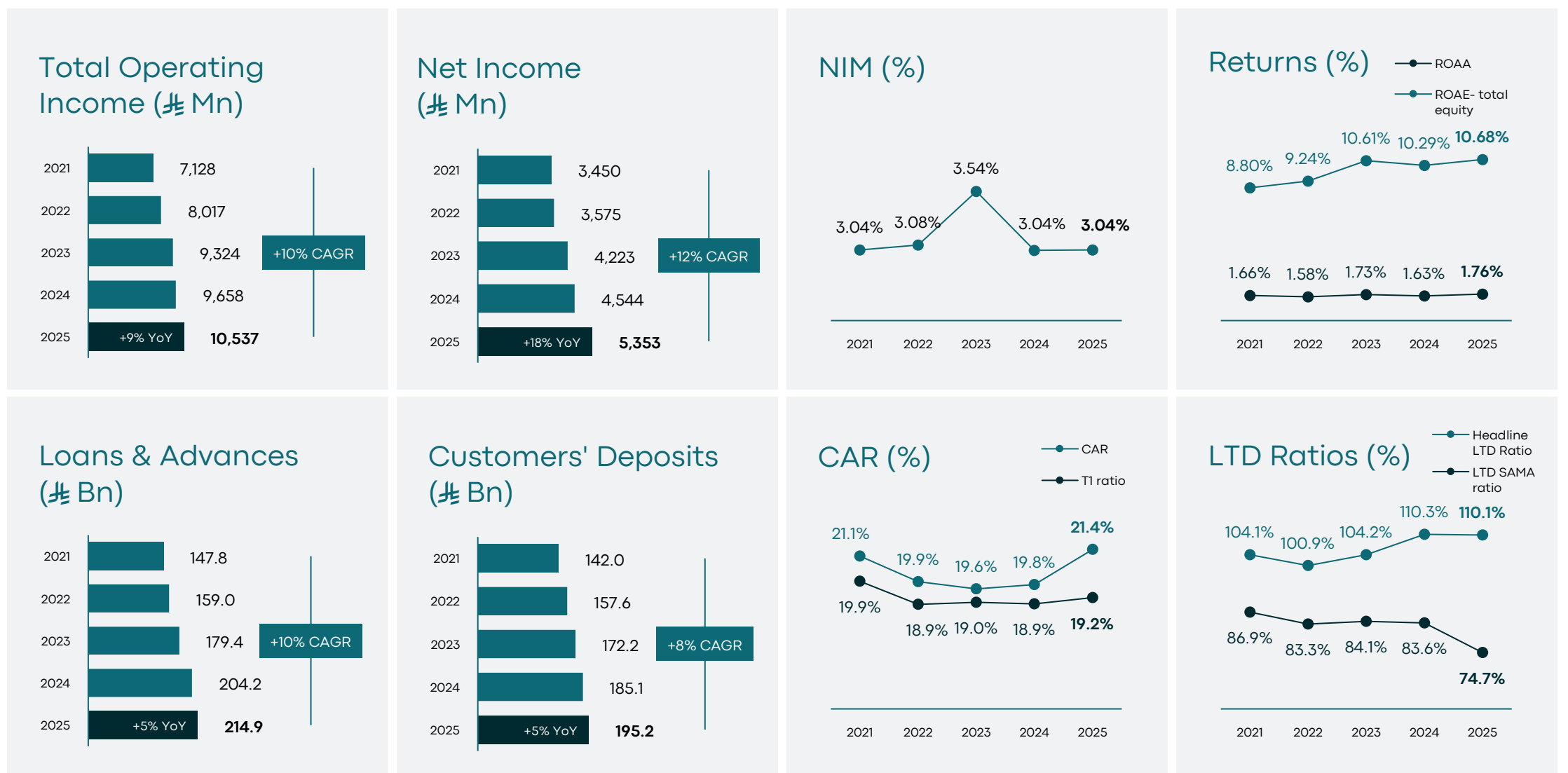
## 2026 Guidance

Loans & Advances Growth	High single digit	CIR	<33%
NIM	~3.00%	ROAE	12-13%
CoR	45-55bps	CET1 Ratio	>15%

## 1Q 2026 Financial Highlights

<b>Loans &amp; Advances</b> <b>221.9</b> $\text{SAR}$ Billion ▲ +6% year-on-year	<b>Customers' Deposits</b> <b>199.6</b> $\text{SAR}$ Billion ▲ +5% year-on-year	<b>Operating Income</b> <b>2,708</b> $\text{SAR}$ Million ▲ +3% year-on-year	<b>Net Income</b> <b>1,381</b> $\text{SAR}$ Million ▲ +3% year-on-year
<b>NIM</b> <b>3.02%</b> ▼ -7bps year-on-year	<b>Cost of Risk</b> <b>0.48%</b> ▼ -4bps year-on-year	<b>NPL Ratio</b> <b>1.01%</b> ▲ +17bps year-on-year	<b>T1 Ratio</b> <b>18.8%</b> ▼ -0.5ppts year-on-year

## Financial Performance Track Record



## Market Parameters\* & Credit Ratings

