

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 301.5 billion (USD 80.4 billion), BSF is a leading bank in Saudi Arabia, serving 1.3 million customers and employing 3,087 people.

BSF is headquartered in Riyadh and has 80 branches, 375 ATMs, and 30,305 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

ﷲ Mn	1H 2025	1H 2024	Δ%
Operating income	5,317	4,674	+14%
Net income	2,741	2,279	+20%
NIM	3.11%	3.08%	+3bps
Cost to income ratio	32.7%	33.9%	-1.1ppts
Cost of risk	0.50%	0.60%	-10bps
ROAE	11.2%	10.9%	+0.4ppts
ROAA	1.83%	1.69%	+15bps
Total assets	301,490	289,109	+4%
Total liabilities	250,176	247,017	+1%
Equity attributable to shareholders	40,876	37,092	+10%
NPL ratio	0.97%	0.94%	+3bps
NPL coverage ratio	183.1%	161.9%	+21.3ppts
T1 ratio	20.1%	17.4%	+2.7ppts
CAR	20.9%	18.1%	+2.8ppts
LCR	168.0%	187.0%	-19.0ppts
Headline LTD Ratio	114.9%	100.5%	+14.4ppts

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

Personal Banking

Scale Up in Affluent

Provide Superior Daily Banking

Private Banking

Enhance Product and Value Propositions

Increase new customer acquisition

JB

Scale up financing and leasing

Enhance collaboration with the Bank

BSF Capital

Leverage Opportunities in Capital Markets

2025 Guidance

Loans & Advances Growth

High single digits

CIR

<33%

NIM

3.05 - 3.15%

ROE

11-12%

CoR

50-60bps

CET1 Ratio

>15%

1H 2025 Financial Highlights

Loans & Advances

209.9

ﷲ Billion

▲ +6% year-on-year

Customers' Deposits

182.7

ﷲ Billion

▼ -7% year-on-year

Operating Income

5,317

ﷲ Million

▲ +14% year-on-year

Net Income

2,741

ﷲ Million

▲ +20% year-on-year

NIM

3.11%

▲ +3bps year-on-year

Cost of Risk

0.50%

▼ -10bps year-on-year

NPL Ratio

0.97%

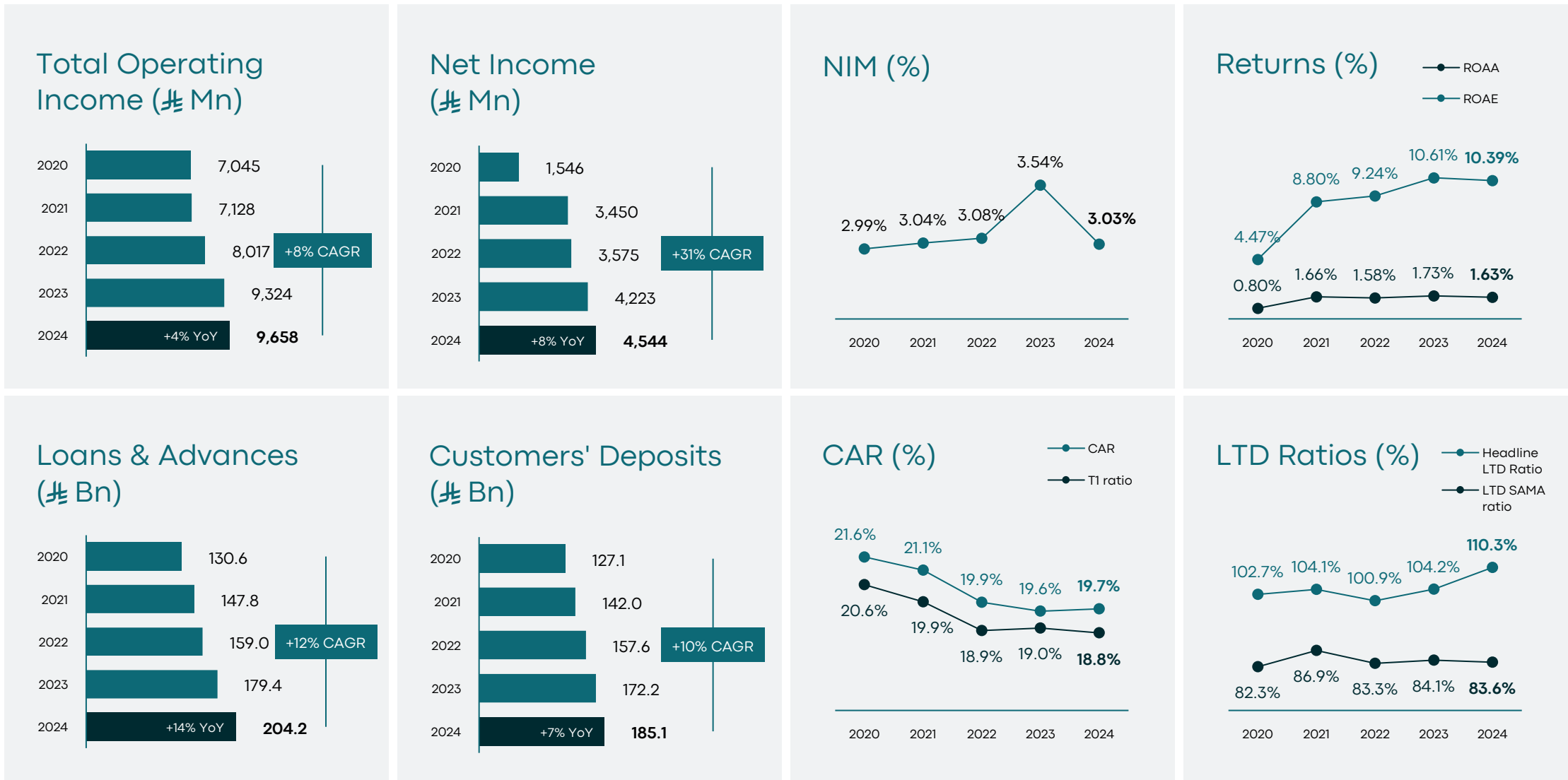
▲ +3bps year-on-year

T1 Ratio

20.1%

▲ +2.7ppts year-on-year

Financial Performance Track Record



Market Parameters* & Credit Ratings

