

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 250 billion (USD 66.6 billion), BSF is a leading bank in Saudi Arabia serving more than 1.2 million customers and employing 3,072 people.

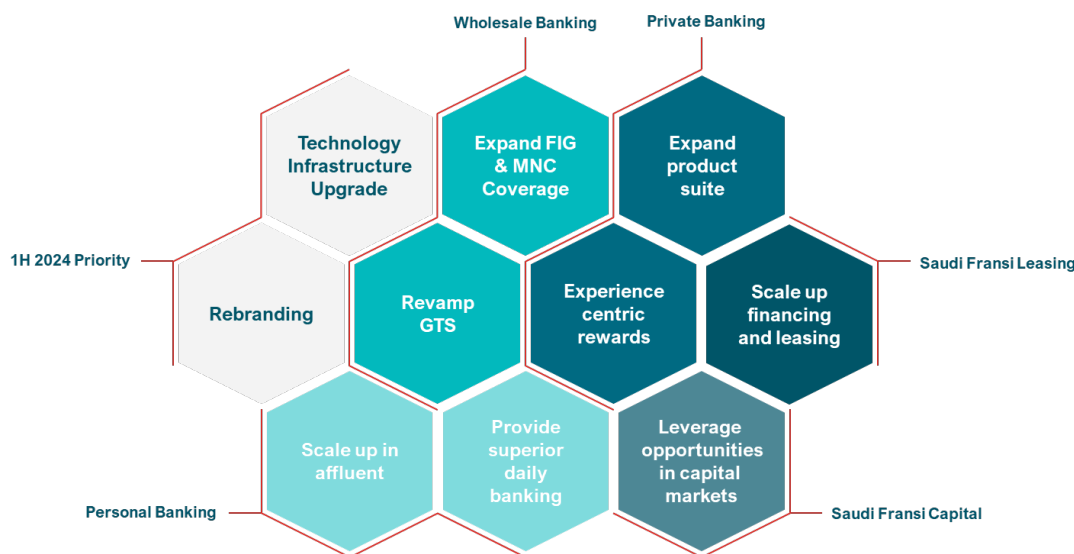
BSF is headquartered in Riyadh and has 82 branches, 451 ATMs, and 26,446 point of sale terminals located throughout Saudi Arabia.

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 Refocus 2023



Key Figures Summary

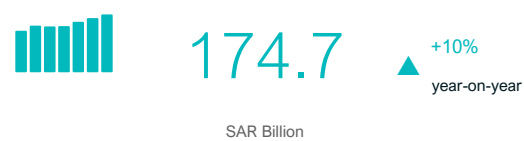
SAR (Mn)	9M 2023	9M 2022	Δ%
Operating income	7,133	5,774	+24%
Net income	3,395	2,672	+27%
NIM	3.63%	2.99%	+65 bps
Cost to income ratio	30.5%	33.4%	-3%
Cost of risk	0.98%	0.74%	+23 bps
ROE	11.5%	9.2%	+227 bps
ROA	1.87%	1.58%	+29 bps
Total assets	249,862	231,659	+8%
Total liabilities	210,580	193,854	+9%
Equity attributable to shareholders	34,283	32,805	+5%
NPL Ratio	1.97%	2.73%	-76 bps
NPL Coverage Ratio	139.5%	116.8%	+22.71%
T1 Ratio	18.7%	18.7%	+4 bps
CAR	19.2%	19.8%	-55 bps
LCR	171.0%	185.3%	-14%
Headline LTD Ratio	105.0%	100.4%	+4.58%

2023 Guidance

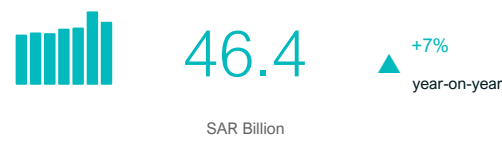
Financing Growth Low double-digit	NIM 3.50 - 3.60%
COR 85-95bps	CIR <32%
ROAE 11-13%	CET1 17-18%

9M 2023 Financial Highlights

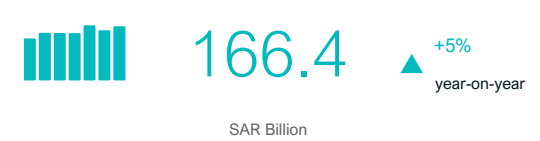
Loans & Advances



Investments



Customers' Deposits



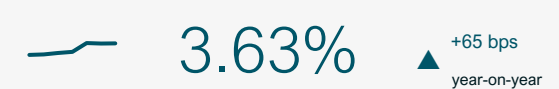
Operating Income



Net Income



NIM



NPL Ratio



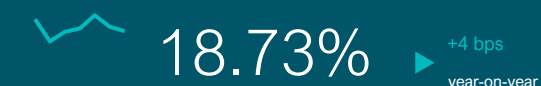
NPL Coverage Ratio



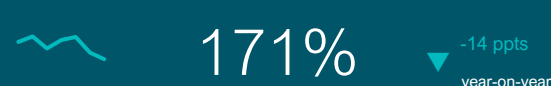
Cost of risk



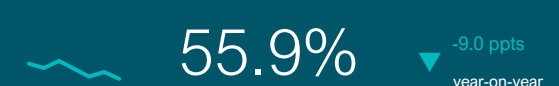
T1 Ratio



LCR

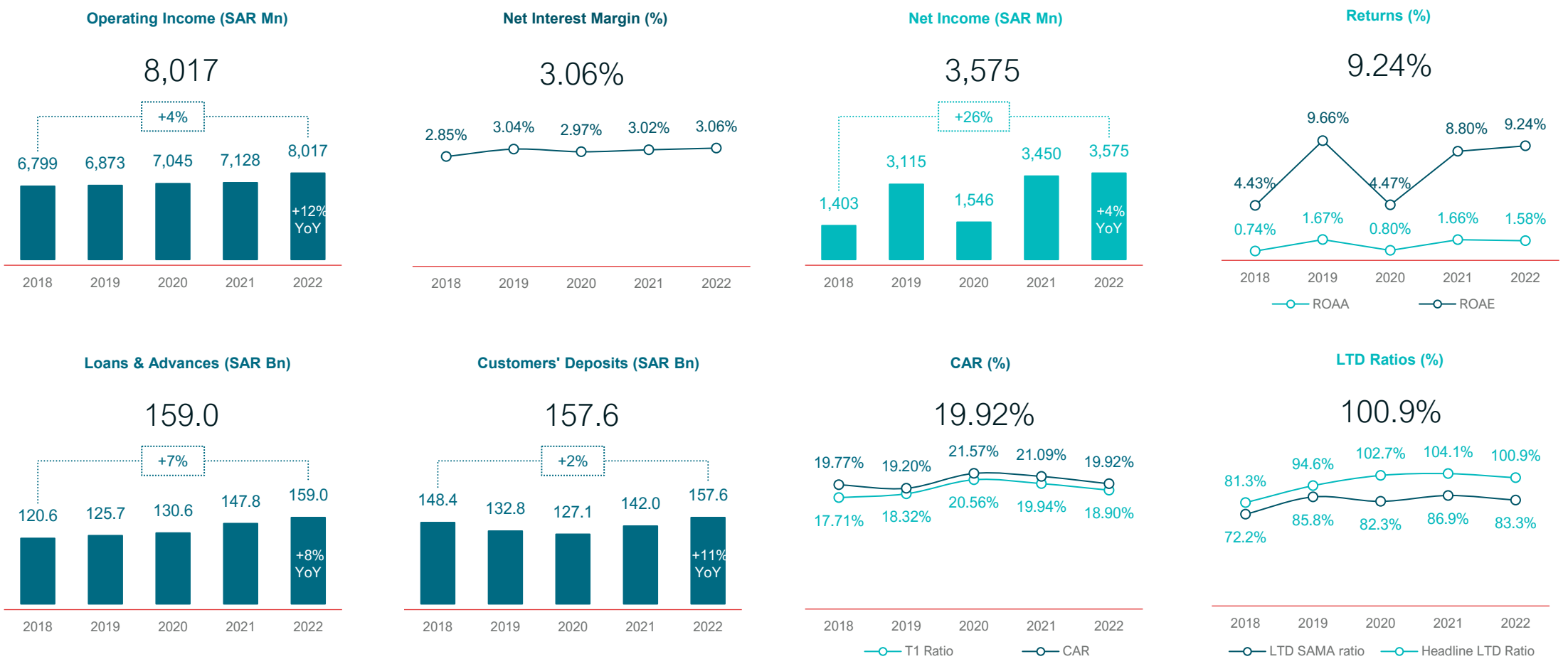


NIBD % of Total Deposits



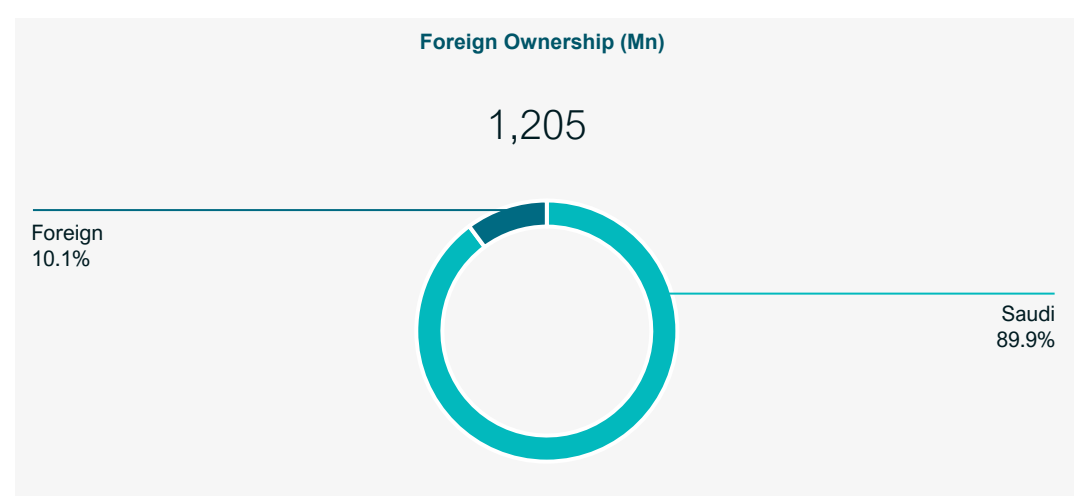
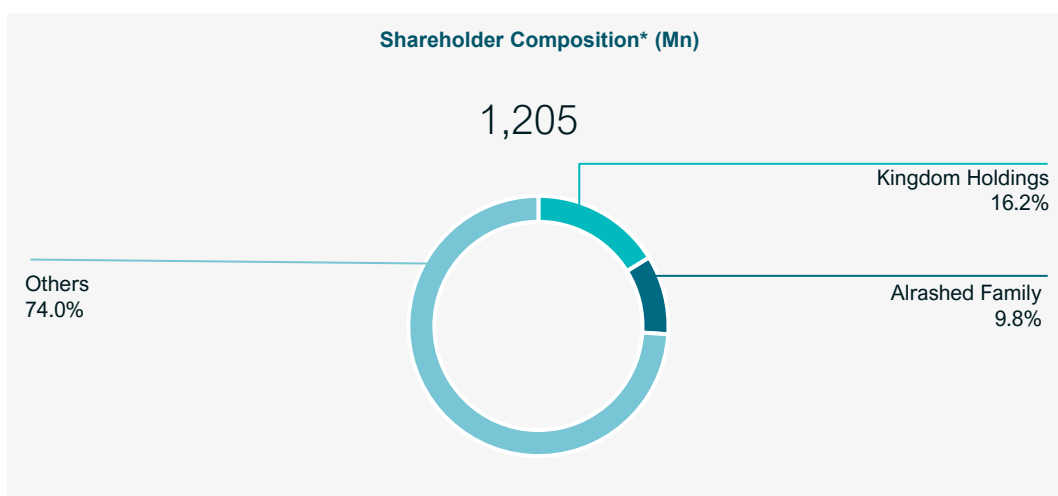
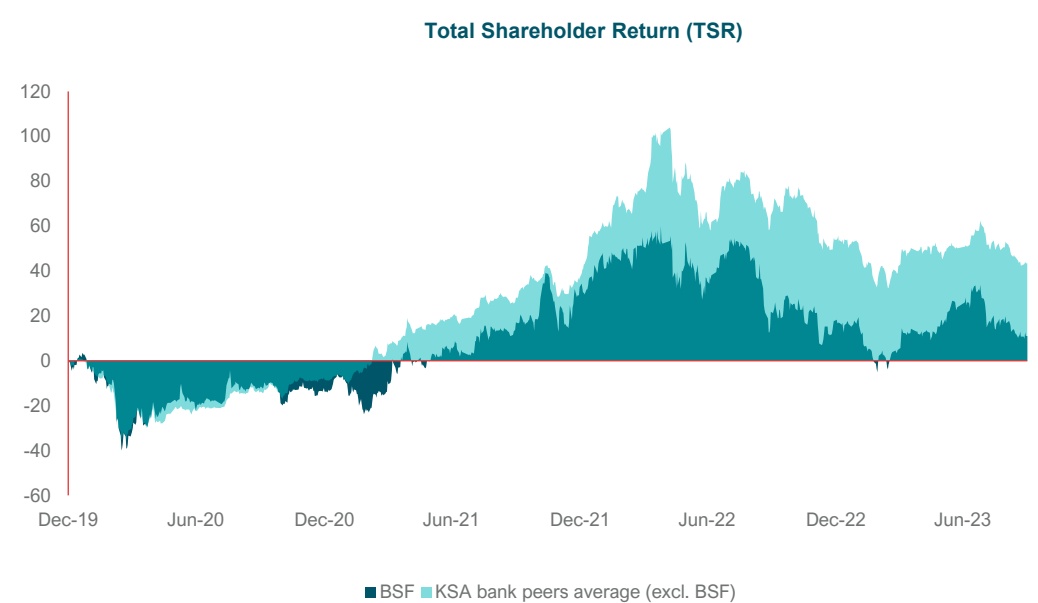
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Financial Performance Track Record



Market Parameters & Credit Ratings

Share Parameters	30 Sep 2023
Closing price (SAR)	36.50
52 weeks range (SAR)	32.5 - 45.7
Shares issued (million)	1,205
Market capitalization (SARbn)	44.00
Market capitalization to KSA bank sector	5.21%
Market cap to KSA stock market	0.39%
Price to tangible book value	1.28x
Price to earnings (FY 2022)	13.1x
Dividend yield (FY 2022)	4.5%



*Substantial shareholders, being persons with a shareholding of 5% or more

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