

# 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 232 billion (USD 62 billion), BSF is a leading bank in Saudi Arabia serving more than 1.2 million customers and employing 3,105 people.

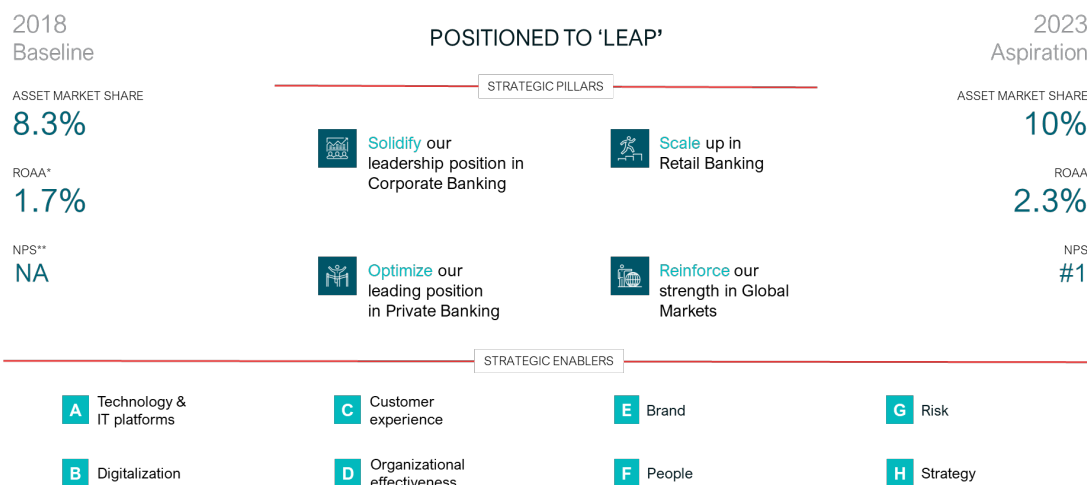
BSF is headquartered in Riyadh and has 82 branches, 460 ATMs, and 74,509 point of sale terminals located throughout Saudi Arabia.

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

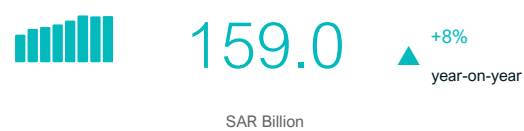
SAR (Mn)	2022	2021	Δ%
Operating income	8,017	7,128	+12%
Net income	3,575	3,450	+4%
NIM	3.06%	3.02%	+4 bps
Cost to income ratio	33.1%	34.3%	-1%
Cost of risk	0.85%	0.67%	+18 bps
ROE	9.2%	8.8%	+44 bps
ROA	1.58%	1.66%	-9 bps
Total assets	232,078	215,802	+8%
Total liabilities	193,333	176,116	+10%
Equity attributable to shareholders	33,745	34,686	-3%
NPL Ratio	2.54%	2.53%	+1 bps
NPL Coverage Ratio	119.9%	122.7%	-2.7%
T1 Ratio	18.9%	19.9%	-104 bps
CAR	19.9%	21.1%	-116 bps
LCR	196.4%	178.9%	+17.5%
Headline LTD Ratio	100.9%	104.1%	-3.2%

## 2023 Guidance

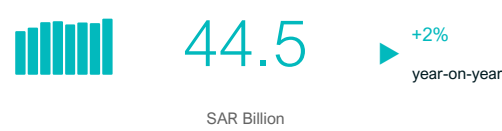


## 2022 Financial Highlights

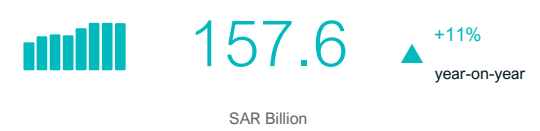
### Loans & Advances



### Investments



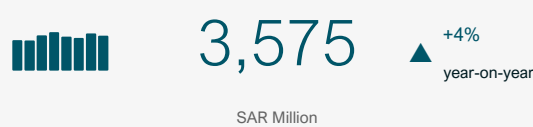
### Customers' Deposits



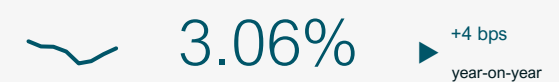
### Operating Income



### Net Income



### NIM



### NPL Ratio



### NPL Coverage Ratio



### Cost of risk



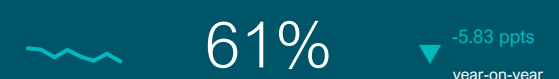
### T1 Ratio



### LCR

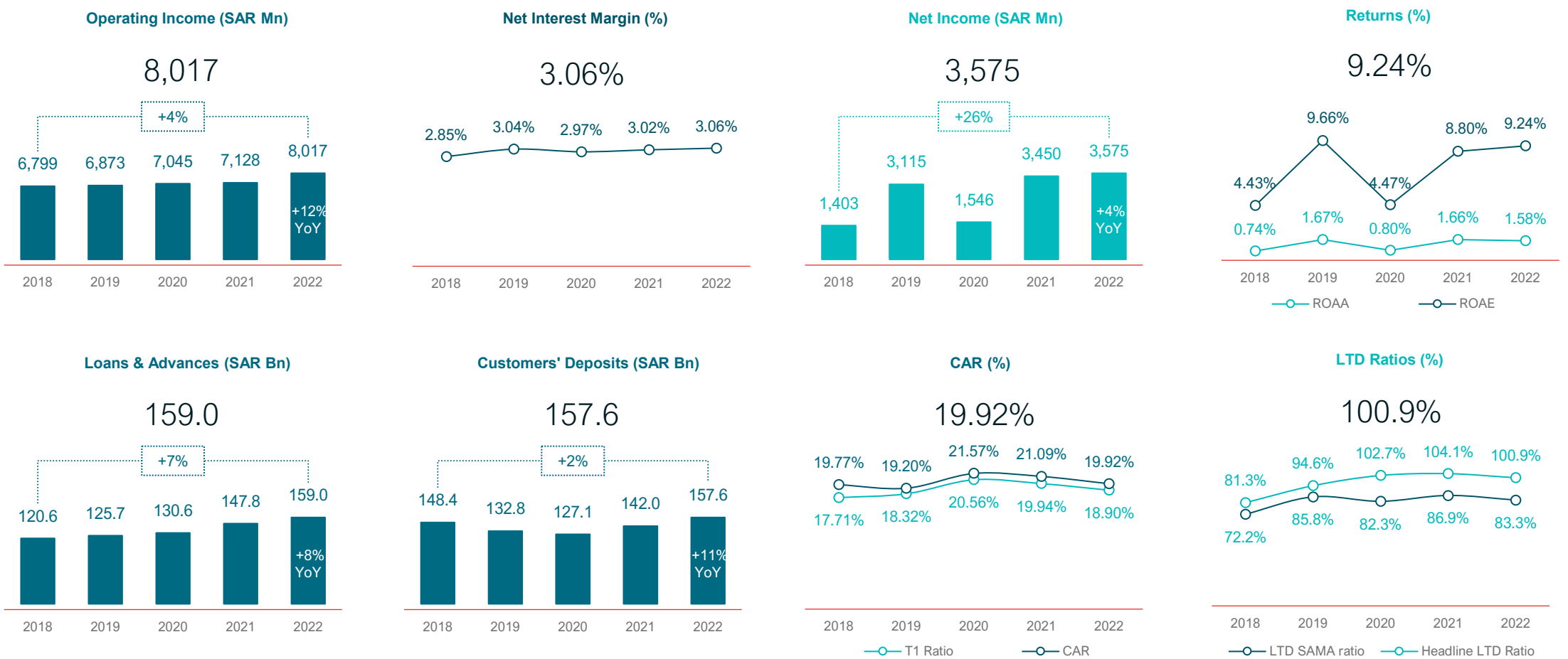


### NIBD % of Total Deposits



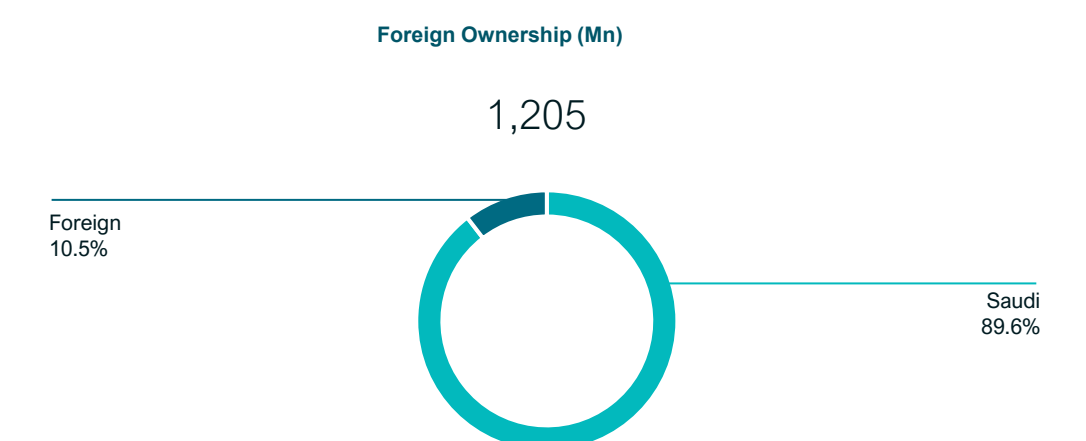
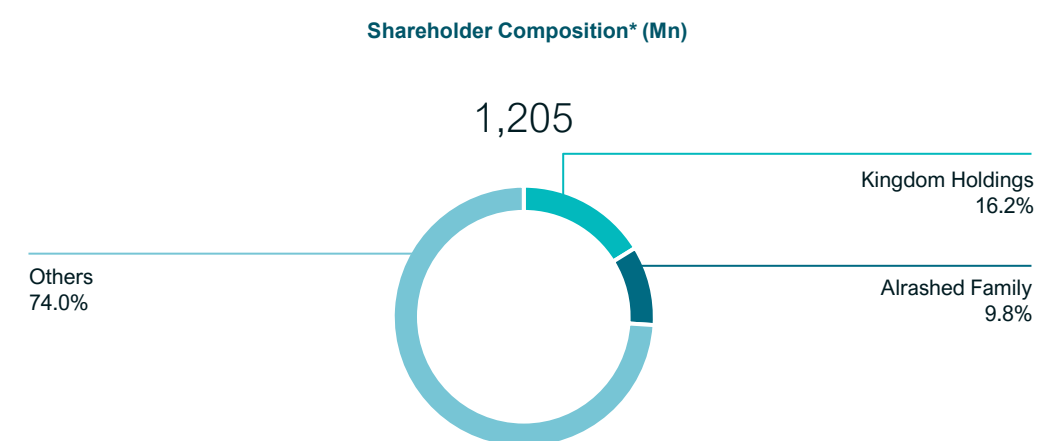
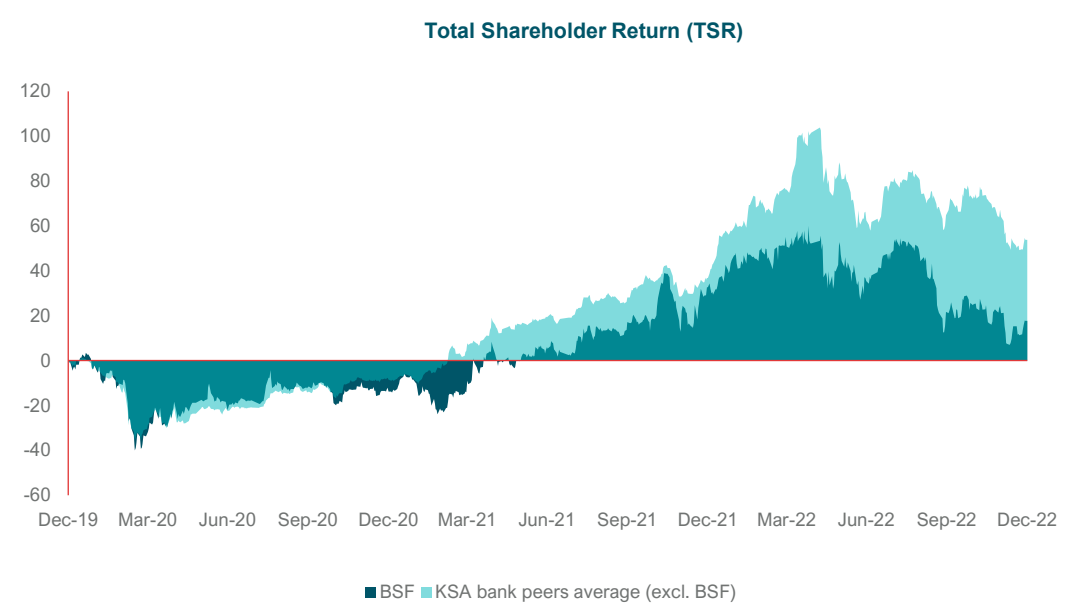
# Fact Sheet

## Financial Performance Track Record



## Market Parameters & Credit Ratings

Share Parameters	31 Dec 2022
Closing price (SAR)	40.60
52 weeks range (SAR)	36.0 - 57.2
Shares issued (million)	1,205
Market capitalization (SARbn)	48.94
Market capitalization to KSA bank sector	4.71%
Market cap to KSA stock market	0.45%
Price to tangible book value	1.45x
Price to earnings (FY 2022)	14.5x
Dividend yield (FY 2022)	4.0%



### Contact Investor Relations

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