

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 231 billion (USD 62 billion), BSF is a leading bank in Saudi Arabia serving more than 1.2 million customers and employing 3,042 people.

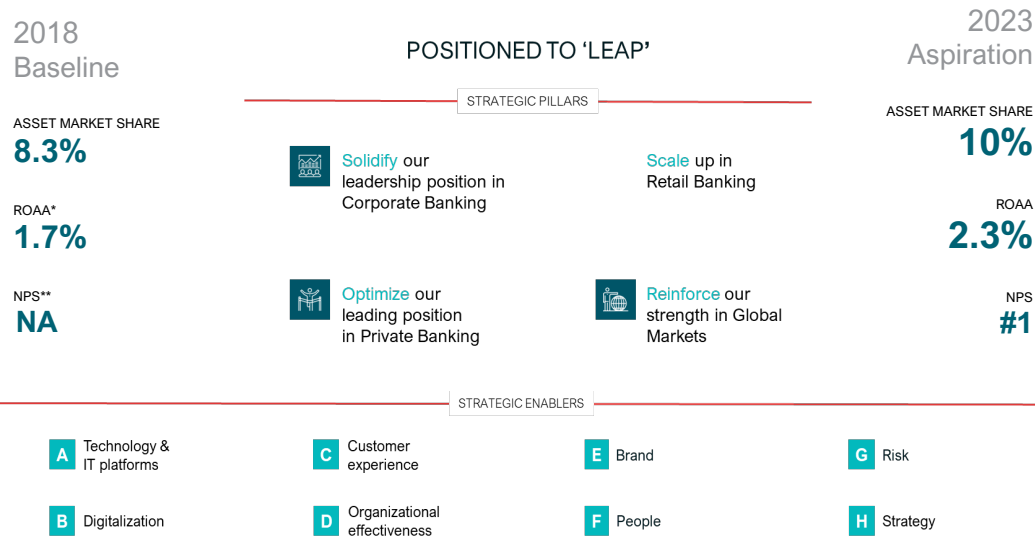
BSF is headquartered in Riyadh and has 82 branches, 458 ATMs, and 79,737 point of sale terminals located throughout Saudi Arabia.

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.

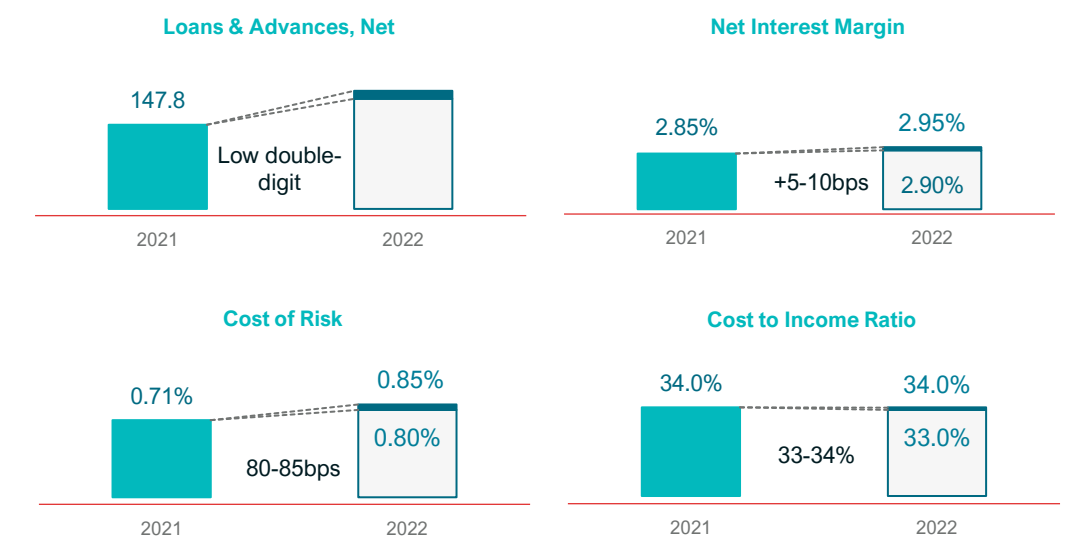
BSF Strategy



Key Figures Summary

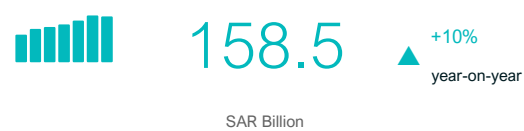
SAR (Mn)	9M 2022	9M 2021	Δ%
Operating income	5,882	5,463	+8%
Net income	2,672	2,457	+9%
NIM	2.85%	2.90%	-5 bps
Cost to income ratio	32.8%	33.4%	-1%
Cost of risk	0.83%	0.80%	+3 bps
ROE	9.2%	8.4%	+84 bps
ROA	1.58%	1.60%	-1 bps
Total assets	231,659	213,335	+9%
Total liabilities	193,854	174,093	+11%
Equity attributable to shareholders	32,805	34,242	-4%
NPL Ratio	2.73%	2.54%	+19 bps
NPL Coverage Ratio	116.8%	135.4%	-18.5%
T1 Ratio	18.7%	19.8%	-112 bps
CAR	19.8%	20.9%	-119 bps
LCR	185.3%	175.9%	+9.4%
Headline LTD Ratio	100.4%	100.7%	-0.3%

Outlook & Guidance

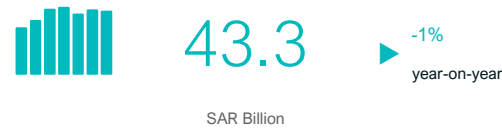


9M 2022 Financial Highlights

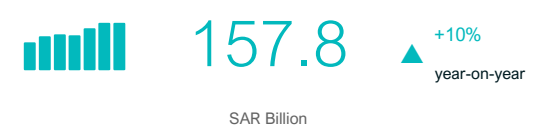
Loans & Advances



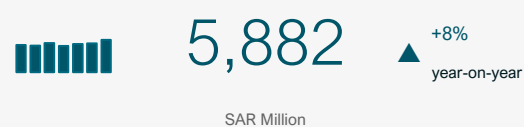
Investments



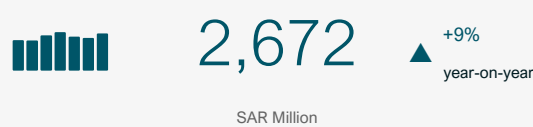
Customers' Deposits



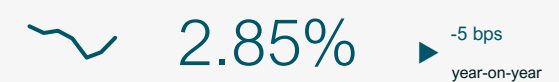
Operating Income



Net Income



NIM



NPL Ratio



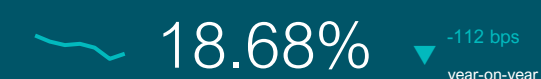
NPL Coverage Ratio



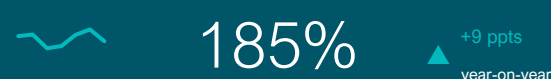
Cost of risk



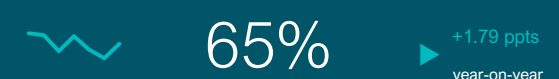
T1 Ratio



LCR

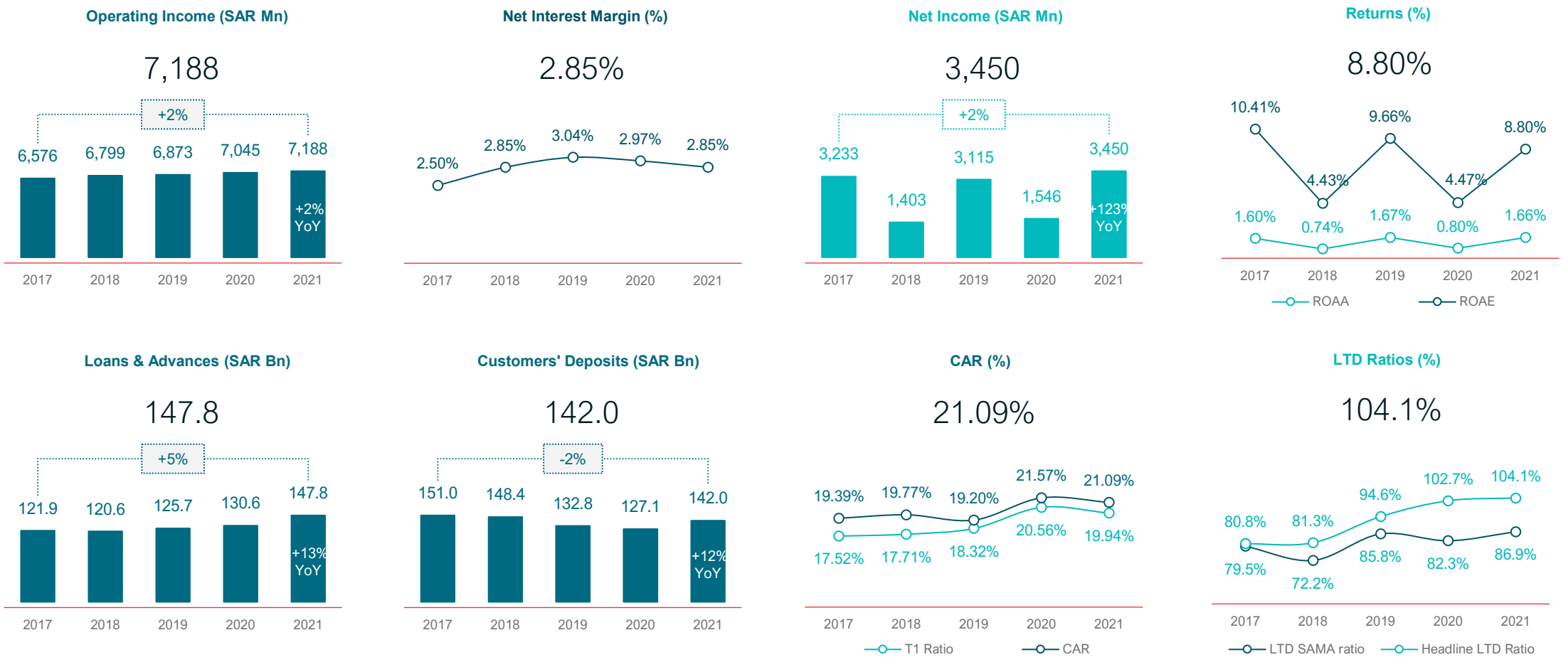


NIBD % of Total Deposits



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Financial Performance Track Record

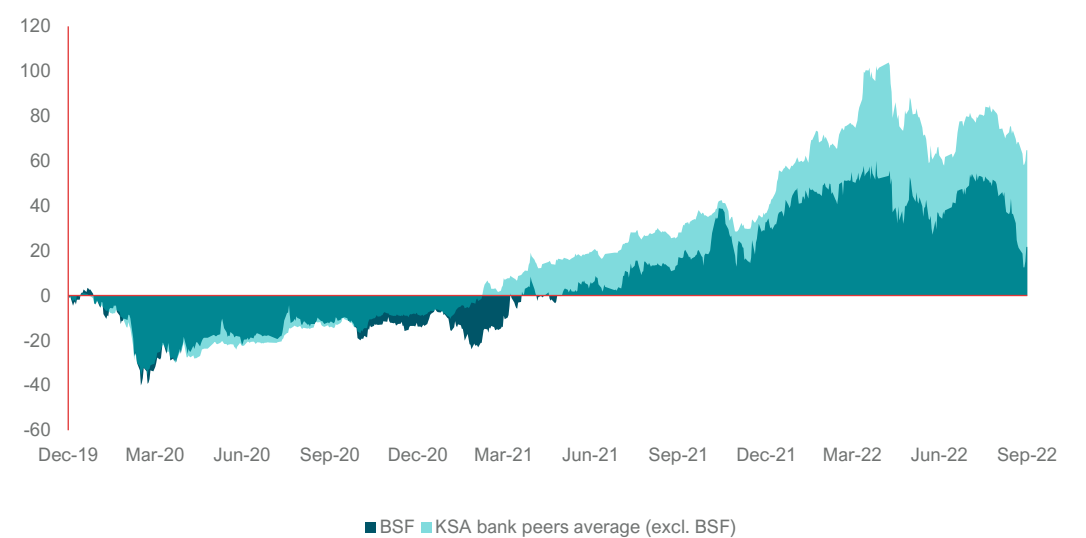


Market Parameters & Credit Ratings

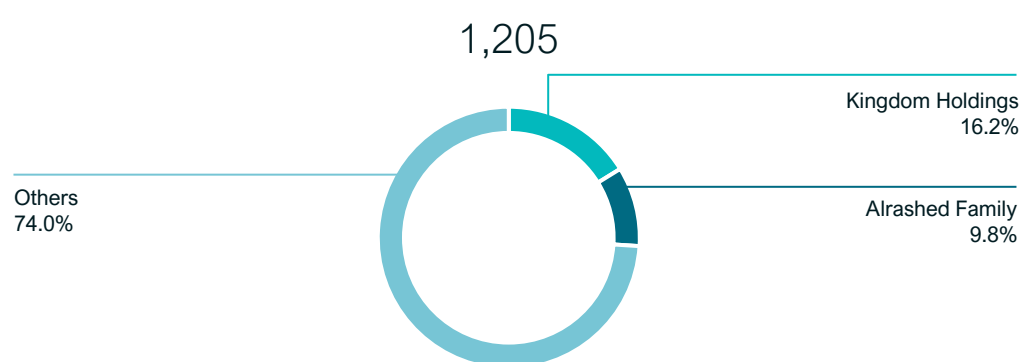
Share Parameters

	30 Sep 2022
Closing price (SAR)	42.00
52 weeks range (SAR)	38.3 - 57.2
Shares issued (million)	1,205
Market capitalization (SARbn)	50.63
Market capitalization to KSA bank sector	4.87%
Market cap to KSA stock market	0.47%
Price to tangible book value	1.54x
Price to earnings (FY 2021)	15.5x
Dividend yield (FY 2021)	3.6%

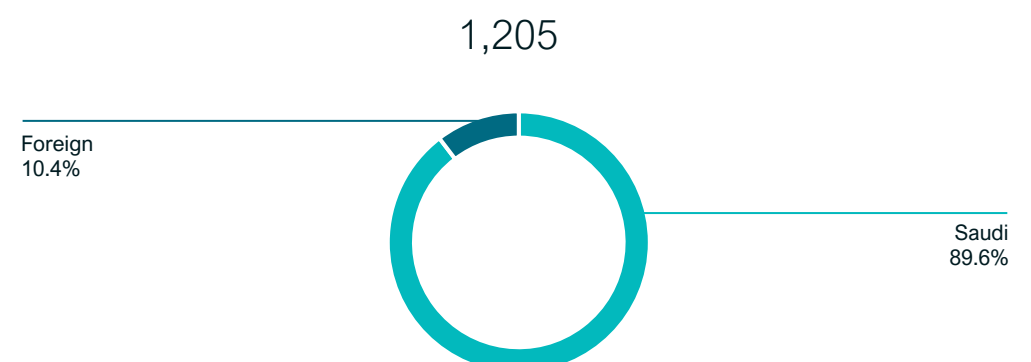
Total Shareholder Return (TSR)



Shareholder Composition* (Mn)



Foreign Ownership (Mn)



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