Fact Sheet

BSF

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 ⃁ 328 billion (USD 87.5 billion), BSF is a leading bank in Saudi Arabia, serving 1.4 million customers and employing 3,171 people.

BSF is headquartered in Riyadh and has 78 branches, 353 ATMs, and 33,787 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

⃁ Mn	1H 2026	1H 2025	Δ%
Operating income	5,557	5,317	+5%
Net income	2,868	2,741	+5%
NIM	3.04%	3.11%	-7bps
Cost to income ratio	33.2%	32.7%	+0.5ppts
Cost of risk	0.44%	0.50%	-6bps
ROAE	12.1%	12.5%	-0.4ppts
ROAA	1.79%	1.83%	-4bps
Total assets	**327,983**	**301,939**	**+9%**
Total liabilities	276,589	250,176	+11%
Equity attributable to shareholders	43,457	41,325	+5%
NPL ratio	0.97%	0.97%	+1bps
NPL coverage ratio	159.3%	183.1%	-23.8ppts
T1 ratio	18.8%	20.2%	-1.4ppts
CAR	20.8%	21.0%	-0.1ppts
LCR	168.9%	168.0%	+0.9ppts
Headline LTD Ratio	109.6%	114.9%	-5.3ppts

Better, Stronger and Faster bank by 2030

Better 8-10% net income market share	Growing net income market share Fee growth and cross-sell
Stronger >15% ROE	Capital optimization Risk excellence Externally focused organization
Faster >75% STP processes	Operational excellence Embed AI

Strengthen the core	
Wholesale Banking	Group-wide cross-sell
Private Banking	
Retail and Affluent	
Treasury	
BSF Capital	

Prepare for the future
Business Banking
JB
Support functions

2026 Guidance

Loans & Advances Growth	High single digit	CIR	<33%
NIM	~3.00%	ROAE	12-13%
CoR	45-50bps	CET1 Ratio	>15%

1H 2026 Financial Highlights

Loans & Advances
224.2
⃁ Billion
▲ +7% year-on-year

Customers' Deposits
204.6
⃁ Billion
▲ +12% year-on-year

Operating Income
5,557
⃁ Million
▲ +5% year-on-year

Net Income
2,868
⃁ Million
▲ +5% year-on-year

NIM
3.04%
▼ -7bps year-on-year

Cost of Risk
0.44%
▼ -6bps year-on-year

NPL Ratio
0.97%
▶ +1bps year-on-year

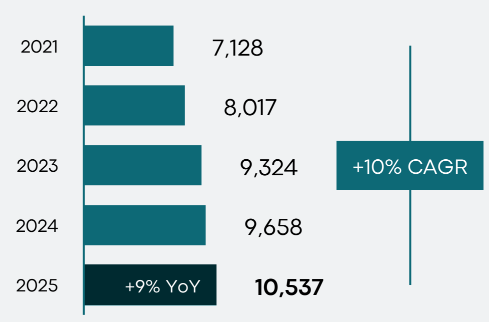
T1 Ratio
18.8%
▼ -1.4ppts year-on-year

Fact Sheet

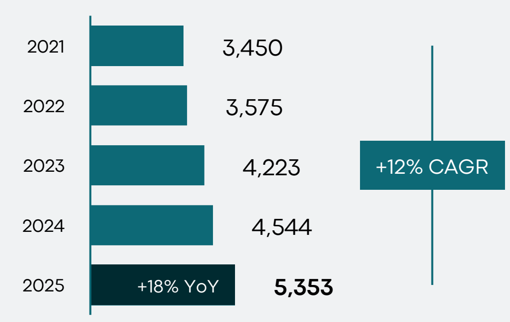
BSF

Financial Performance Track Record

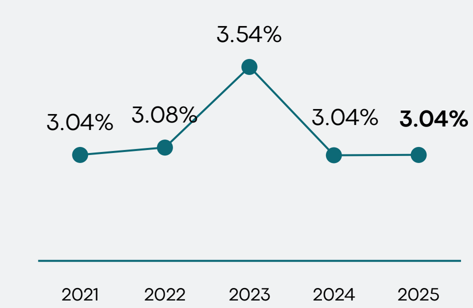
Total Operating Income (⃁ Mn)



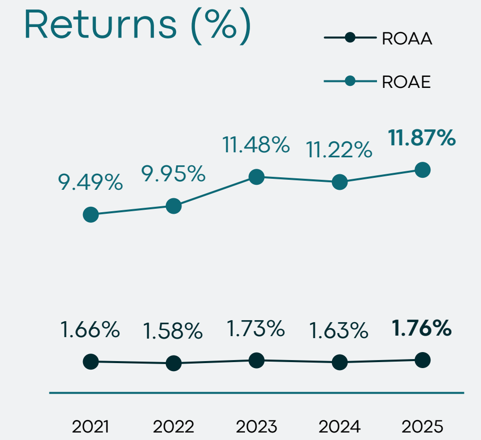
Net Income (⃁ Mn)



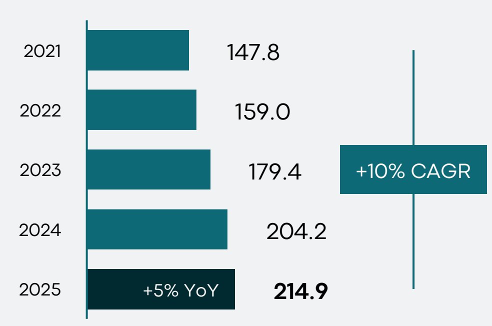
NIM (%)



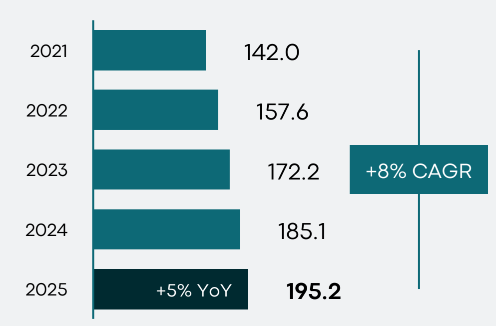
Returns (%)



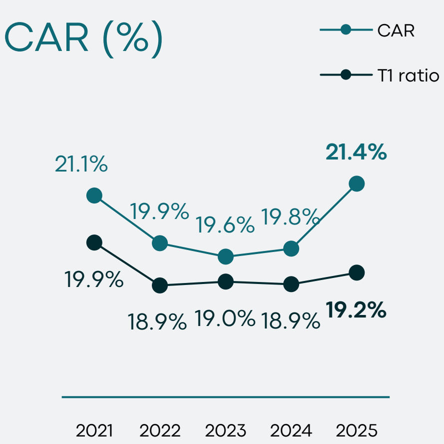
Loans & Advances (⃁ Bn)



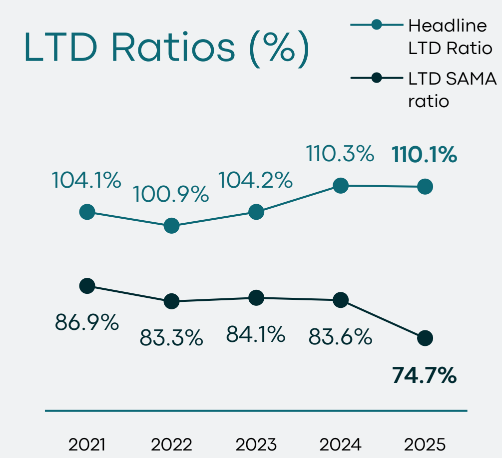
Customers' Deposits (⃁ Bn)



CAR (%)



LTD Ratios (%)



Market Parameters* & Credit Ratings

Market Capitalization (⃁ Bn)

48.5

4.83% of KSA banking sector

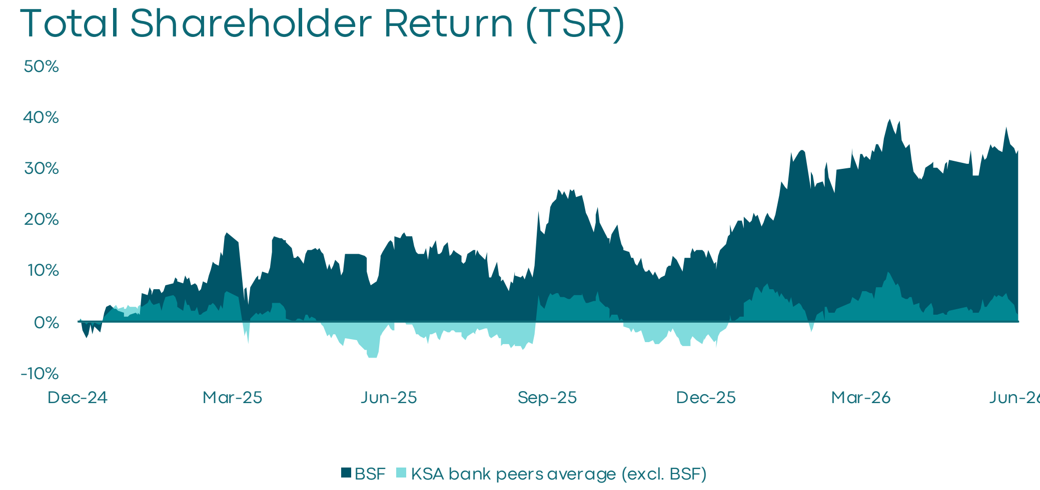
0.51% of KSA stock market

BSF Share Price (⃁)

19.4

52 weeks range [15.5 - 21.0]

Total Shareholder Return (TSR)



Price to Tangible Book

1.12x

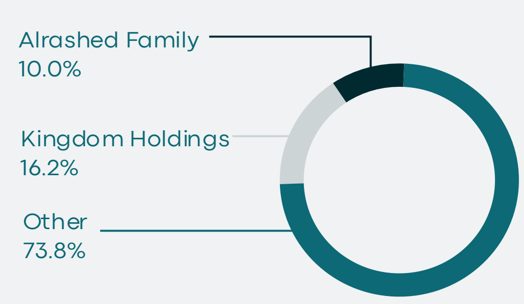
2Q 26

Price to Earnings Ratio (LTM)

9.7x

LTM

Shareholder Composition**



(Mn Shares)

2,500

Saudi - 84.1%

Foreign - 15.9%

Contact Investor Relations

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PO BOX 56006
Riyadh 11554
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Email: IR@bsf.sa
Web: https://www.bsf.sa

Standard & Poor's

A-

▶ Stable outlook

Fitch

A-

▶ Stable outlook

Moody's

A1

▶ Stable outlook

*Market Data as of 30 June 2026 **Substantial shareholders, being persons with a shareholding of 5% or more