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 ⃁ 314.9 billion (USD 84 billion), BSF is a leading bank in Saudi Arabia, serving 1.3 million customers and employing 3,117 people.

BSF is headquartered in Riyadh and has 79 branches, 369 ATMs, and 30,106 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	9M 2025	9M 2024	Δ%
Operating income	7,916	7,086	+12%
Net income	4,094	3,427	+19%
NIM	3.06%	3.05%	+1bps
Cost to income ratio	32.8%	34.4%	-1.7ppts
Cost of risk	0.44%	0.57%	-12bps
ROAE	10.9%	10.5%	+0.4ppts
ROAA	1.80%	1.66%	+14bps
Total assets	**314,946**	**288,484**	**+9%**
Total liabilities	262,871	241,554	+9%
Equity attributable to shareholders	41,637	38,930	+7%
NPL ratio	0.99%	0.83%	+17bps
NPL coverage ratio	174.5%	193.1%	-18.6ppts
T1 ratio	19.6%	18.8%	+0.8ppts
CAR	21.9%	19.6%	+2.3ppts
LCR	160.4%	161.6%	-1.2ppts
Headline LTD Ratio	116.0%	104.0%	+12.0ppts

Looking back, Moving Forward: The 2030 Strategy

Closing a Chapter: 2021-2025 Strategy

Strategy defined by discipline, focus and foundational progress

- Built a strong foundation
- Modernized infrastructure
- Accelerated digital transformation
- Strengthened business fundamentals
- Empowered Leadership

The Next Chapter: Our 2030 Strategy

With strong foundation, we are focused on our aspirational 2030 strategy, built on core strengths

- Our capabilities, platforms & culture to propel us into next phase growth
- Leveraging strengths to lead markets
- Drive value, innovation & leadership in transforming BSF
- Emphasis on customer life-time value, RAROC and ROE

2025 Guidance

Loans & Advances Growth	Mid single digit	CIR	<33%
NIM	3.00 - 3.05%	ROE	11-12%
CoR	45-50bps	CET1 Ratio	>15%

9M 2025 Financial Highlights

Loans & Advances
215.6
⃁ Billion
▲ +7% year-on-year

Customers' Deposits
185.9
⃁ Billion
▼ -4% year-on-year

Operating Income
7,916
⃁ Million
▲ +12% year-on-year

Net Income
4,094
⃁ Million
▲ +19% year-on-year

NIM
3.06%
▶ +1bps year-on-year

Cost of Risk
0.44%
▼ -12bps year-on-year

NPL Ratio
0.99%
▲ +17bps year-on-year

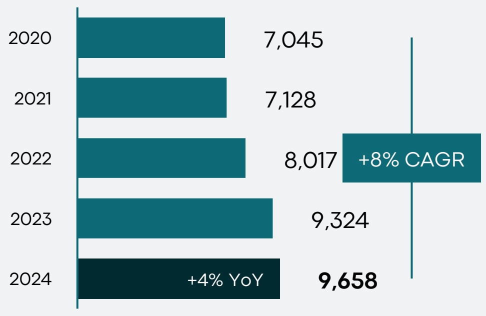
T1 Ratio
19.6%
▲ +0.8ppts year-on-year

Fact Sheet

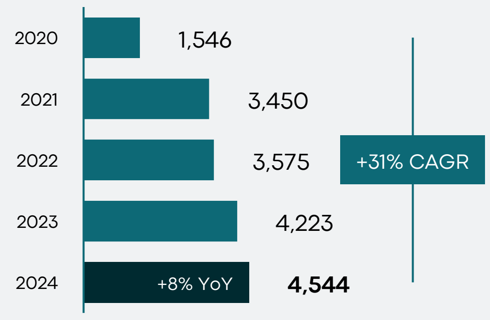
BSF

Financial Performance Track Record

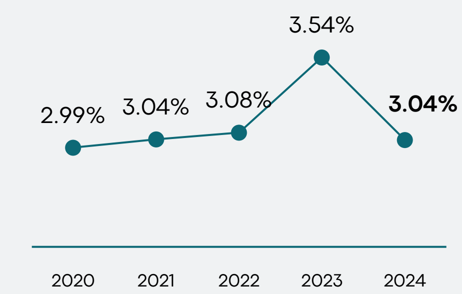
Total Operating Income (⃁ Mn)



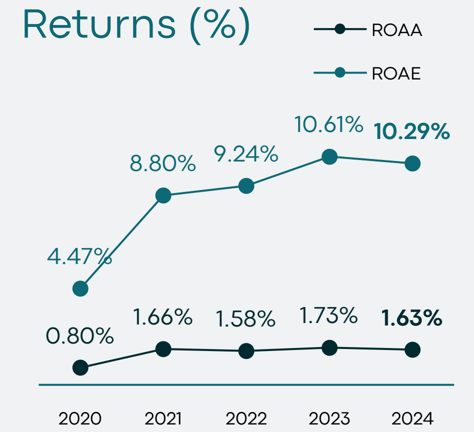
Net Income (⃁ Mn)



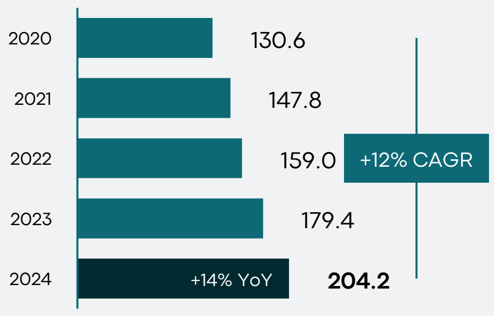
NIM (%)



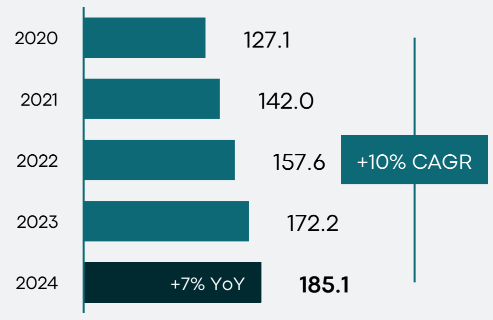
Returns (%)



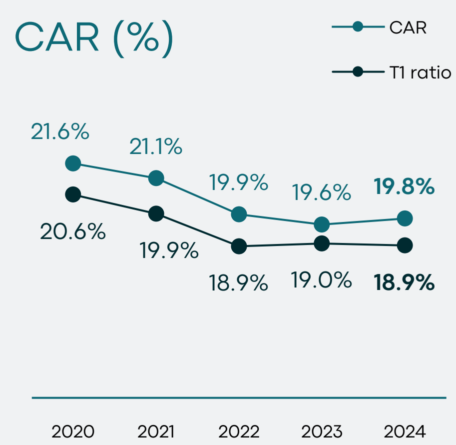
Loans & Advances (⃁ Bn)



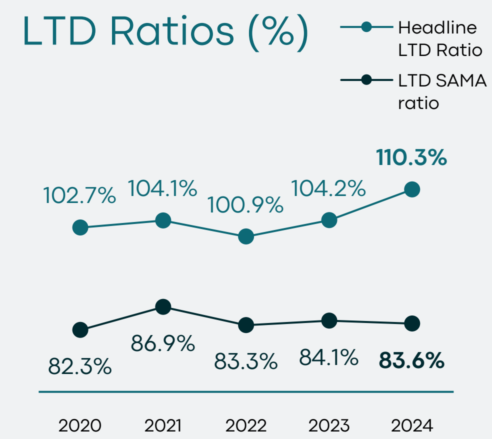
Customers' Deposits (⃁ Bn)



CAR (%)



LTD Ratios (%)



Market Parameters* & Credit Ratings

Market Capitalization (⃁ Bn)

44.6

4.25% of KSA banking sector

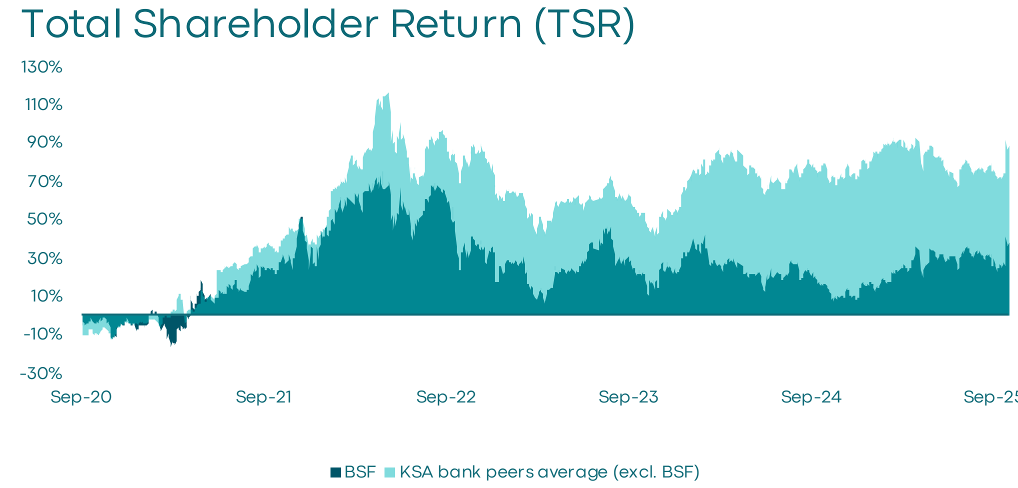
0.48% of KSA stock market

BSF Share Price (⃁)

17.9

52 weeks range [14.7 - 18.6]

Total Shareholder Return (TSR)



Price to Tangible Book

1.07x

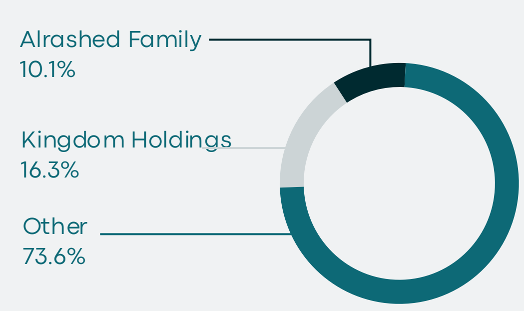
3Q 25

Price to Earnings Ratio (LTM)

9.2x

LTM

Shareholder Composition**



(Mn Shares)

2,500

Saudi - 86.9%

Foreign - 13.1%

Contact Investor Relations

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Riyadh 11554
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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 September 2025 **Substantial shareholders, being persons with a shareholding of 5% or more