

# 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 253 billion (USD 67.6 billion), BSF is a leading bank in Saudi Arabia serving more than 1.2 million customers and employing 3,155 people.

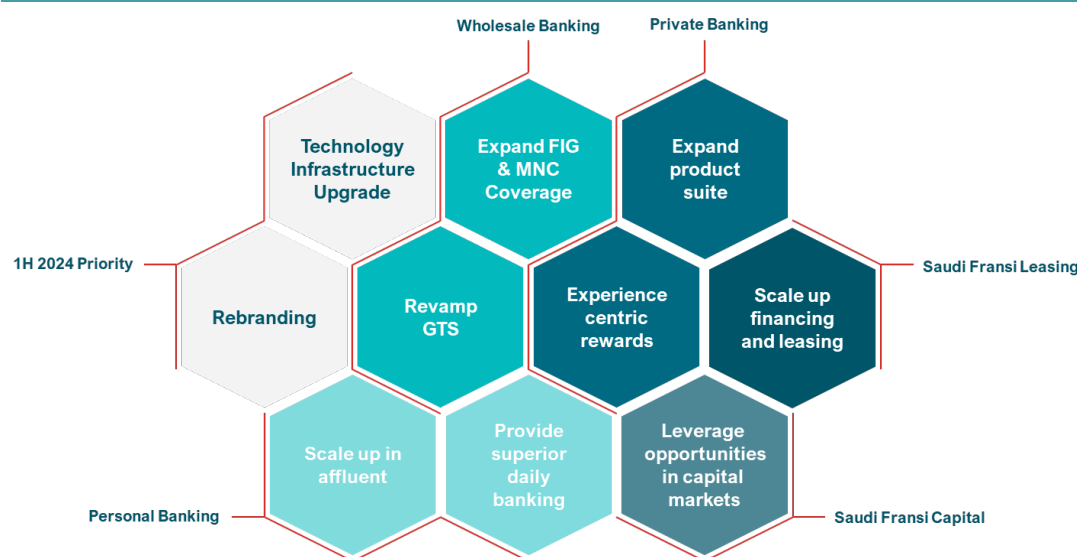
BSF is headquartered in Riyadh and has 82 branches, 457 ATMs, and 27,385 point of sale terminals located throughout Saudi Arabia.

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

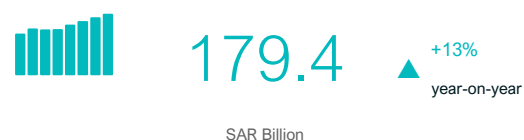
SAR (Mn)	FY 2023	FY 2022	Δ%
<b>Operating income</b>	<b>9,324</b>	<b>8,017</b>	<b>+16%</b>
<b>Net income</b>	<b>4,223</b>	<b>3,575</b>	<b>+18%</b>
NIM	3.53%	3.06%	+46 bps
Cost to income ratio	32.4%	33.1%	-0.7%
Cost of risk	0.96%	0.85%	+11 bps
ROE	10.6%	9.2%	+138 bps
ROA	1.73%	1.58%	+15 bps
<b>Total assets</b>	<b>253,383</b>	<b>232,078</b>	<b>+9%</b>
<b>Total liabilities</b>	<b>212,262</b>	<b>193,333</b>	<b>+10%</b>
<b>Equity attributable to shareholders</b>	<b>36,121</b>	<b>33,745</b>	<b>+7%</b>
NPL Ratio	1.06%	2.54%	-149 bps
NPL Coverage Ratio	137.7%	119.9%	+17.7%
T1 Ratio	18.9%	18.9%	+2 bps
CAR	19.5%	19.9%	-39 bps
LCR	196.0%	196.4%	-0.4%
Headline LTD Ratio	104.2%	100.9%	+3.3%

## 2023 Guidance

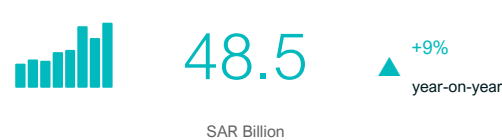
<b>Financing Growth</b> Low double-digit	<b>NIM</b> 3.10 - 3.30%
<b>COR</b> 60-70bps	<b>CIR</b> <32%
<b>ROAE</b> 11-13%	<b>CET1</b> 17-18%

## FY 2023 Financial Highlights

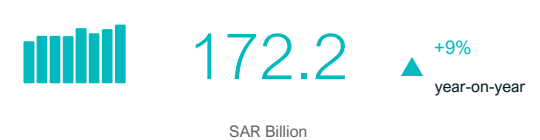
### Loans & Advances



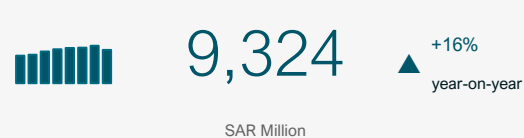
### Investments



### Customers' Deposits



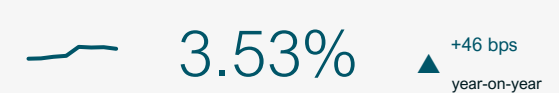
### Operating Income



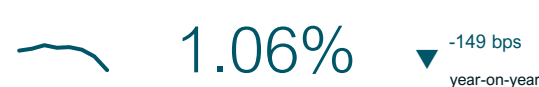
### Net Income



### NIM



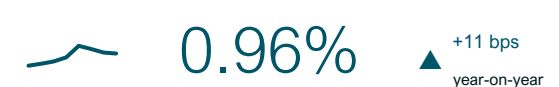
### NPL Ratio



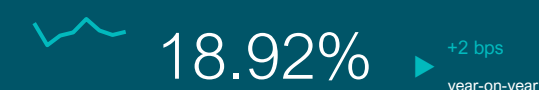
### NPL Coverage Ratio



### Cost of risk



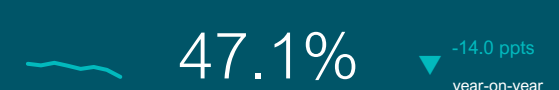
### T1 Ratio



### LCR



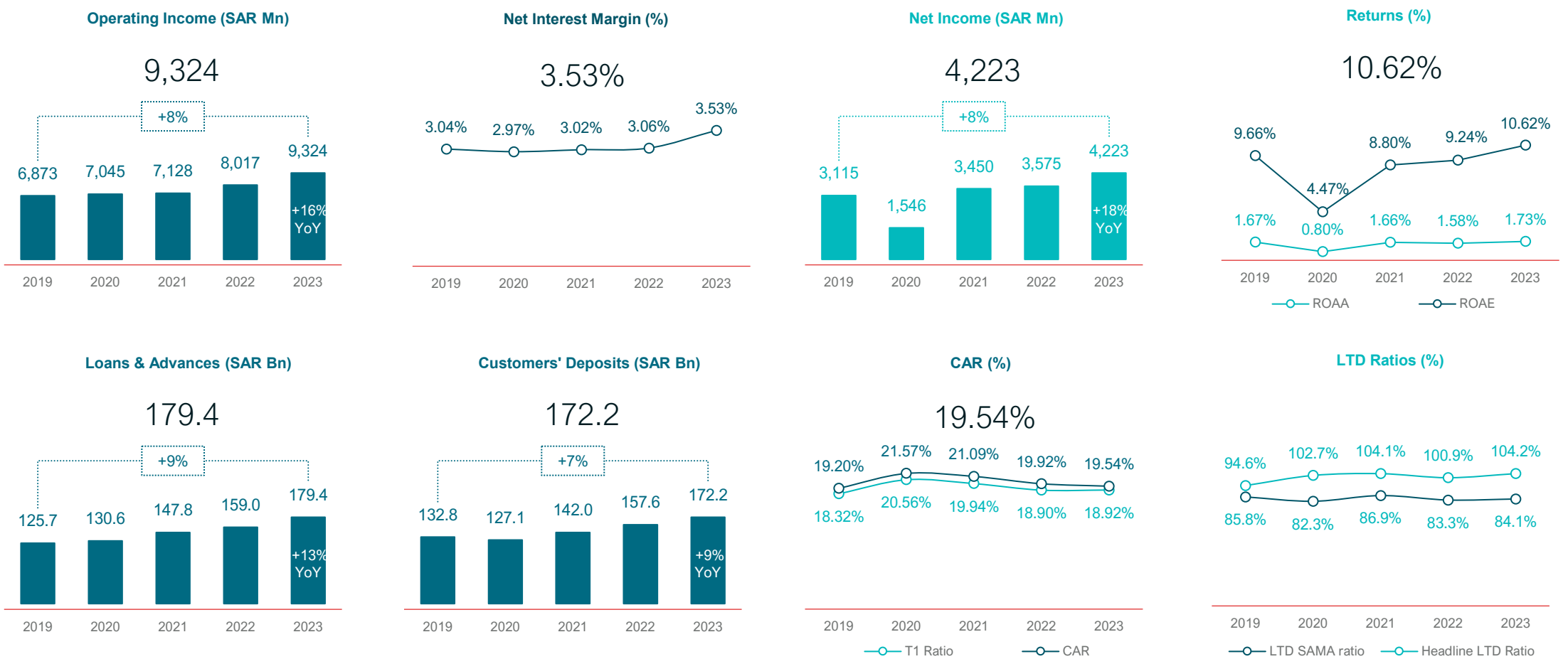
### NIBD % of Total Deposits



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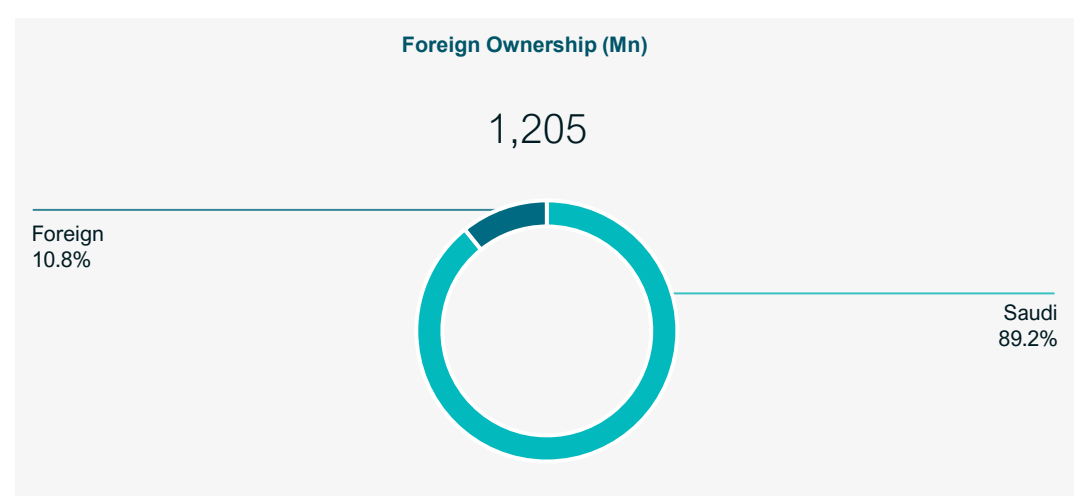
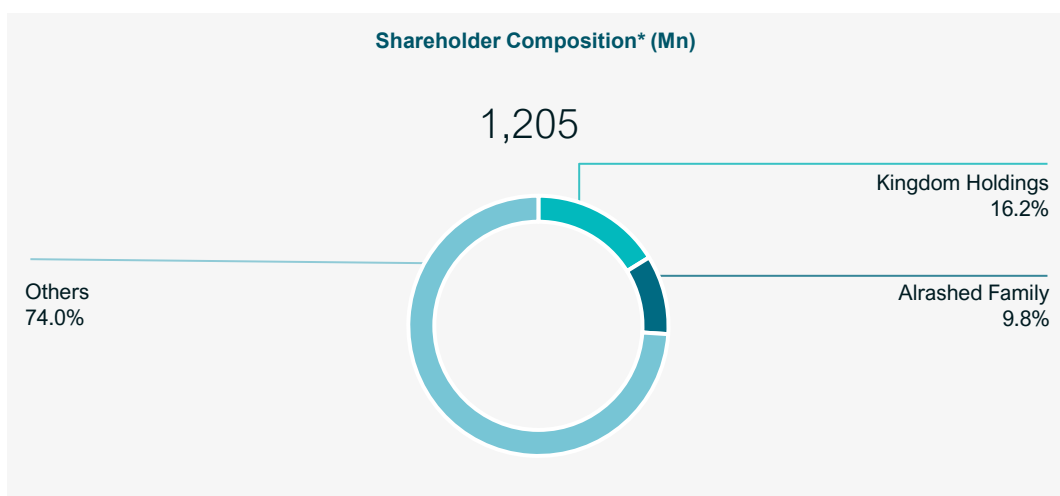
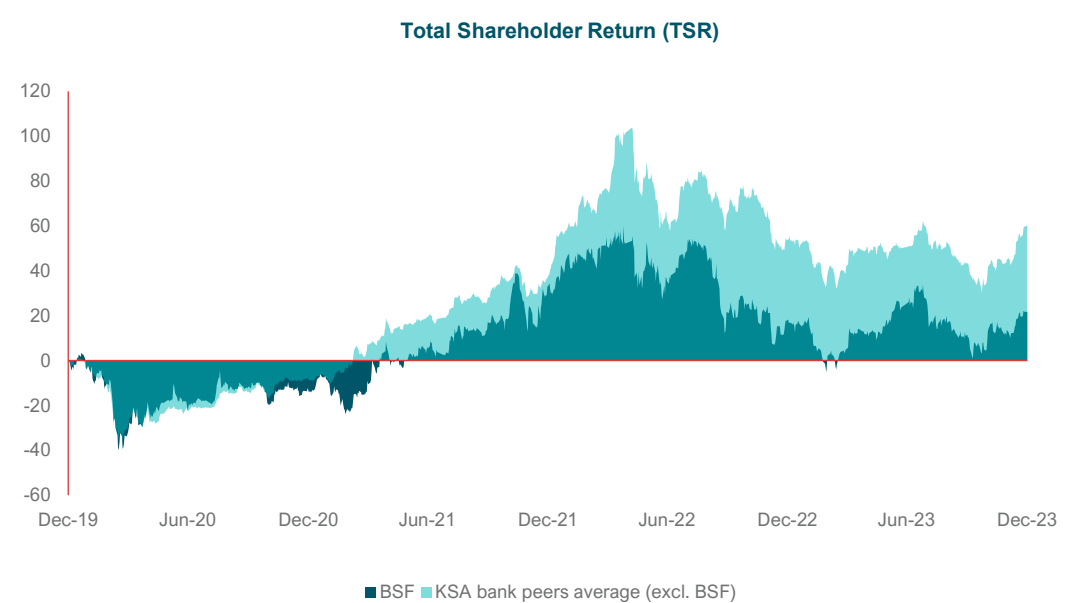


## Financial Performance Track Record



## Market Parameters & Credit Ratings

Share Parameters	31 Dec 2023
Closing price (SAR)	40.00
52 weeks range (SAR)	32.5 - 45.7
Shares issued (million)	1,205
Market capitalization (SARbn)	48.21
Market capitalization to KSA bank sector	4.91%
Market cap to KSA stock market	0.43%
Price to tangible book value	1.33x
Price to earnings (FY 2023)	12.0x
Dividend yield (FY 2023)	4.9%



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

## Contact Investor Relations

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