

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  $\text{SAR}$  309.0 billion (USD 82 billion), BSF is a leading bank in Saudi Arabia, serving 1.3 million customers and employing 3,114 people.

BSF is headquartered in Riyadh and has 79 branches, 370 ATMs, and 31,011 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.

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

Key Figures Summary

$\text{SAR}$ Mn	FY 2025	FY 2024	$\Delta\%$
Operating income	10,537	9,658	+9%
Net income	5,353	4,544	+18%
NIM	3.04%	3.04%	+0bps
Cost to income ratio	33.8%	35.3%	-1.5ppts
Cost of risk	0.45%	0.58%	-13bps
ROAE (total equity)*	10.7%	10.3%	+0.4ppts
ROAE (shareholder's equity)*	11.9%	11.2%	+0.6ppts
ROAA	1.76%	1.63%	+13bps
Total assets	309,006	293,307	+5%
Total liabilities	258,346	246,169	+5%
Equity attributable to shareholders	42,722	39,138	+9%
NPL ratio	0.97%	0.93%	+4bps
NPL coverage ratio	178.4%	181.7%	-3.3ppts
T1 ratio	19.2%	18.9%	+0.3ppts
CAR	21.4%	19.8%	+1.6ppts
LCR	193.8%	162.2%	+31.6ppts
Headline LTD Ratio	110.1%	110.3%	-0.2ppts

\*ROAE (total equity) is calculated using net profit and average total equity. ROAE (shareholders' equity) is calculated using net profit attributable to shareholders (excluding Tier 1 interest payment) and average shareholders' equity (excluding Tier 1 capital).

2026 Guidance

Loans & Advances Growth

High single digit

CIR

<33%

NIM

~3.00%

ROE\*

12-13%

CoR

45-55bps

CET1 Ratio

>15%

\*Guidance based on ROE (shareholders' equity).

FY 2025 Financial Highlights

Loans & Advances

214.9

$\text{SAR}$  Billion

▲ +5% year-on-year

Customers' Deposits

195.2

$\text{SAR}$  Billion

▲ +5% year-on-year

Operating Income

10,537

$\text{SAR}$  Million

▲ +9% year-on-year

Net Income

5,353

$\text{SAR}$  Million

▲ +18% year-on-year

NIM

3.04%

► +0bps year-on-year

Cost of Risk

0.45%

▼ -13bps year-on-year

NPL Ratio

0.97%

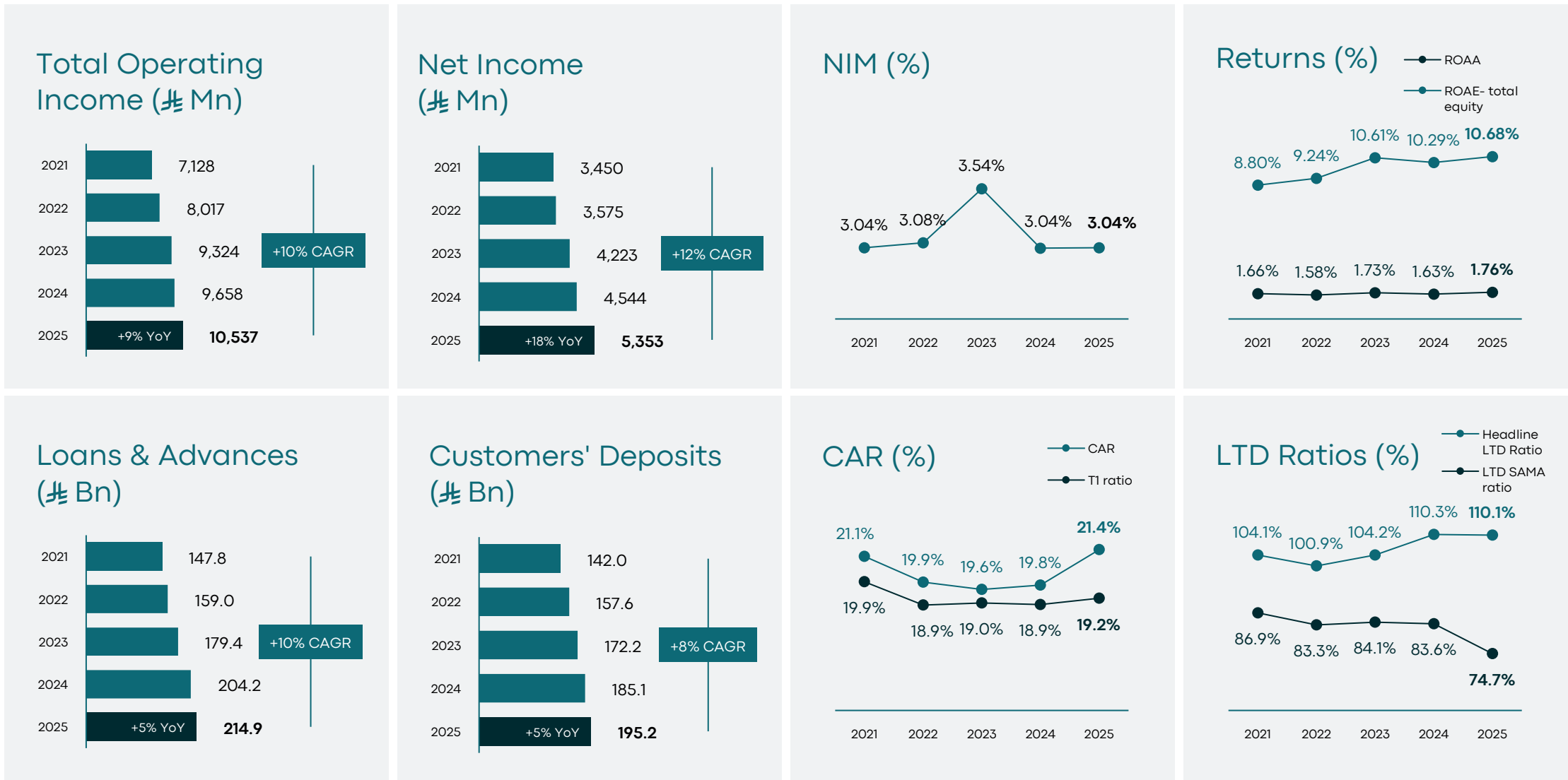
▲ +4bps year-on-year

T1 Ratio

19.2%

► +0.3ppts year-on-year

Financial Performance Track Record



Market Parameters\* & Credit Ratings

