

Fact Sheet



Bank Profile

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 **ﷲ 339 billion** (USD 90.4 billion), BSF is a leading bank in Saudi Arabia, serving 1.4 million customers and employing 3,221 people.

BSF is headquartered in Riyadh and has 78 branches, 351 ATMs, and 37,139 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

ﷲ Mn	9M 2026	9M 2025	Δ%
Operating income	8,419	7,916	+6%
Net income	4,377	4,094	+7%
NIM	3.01%	3.06%	-5bps
Cost to income ratio	32.9%	32.8%	+0.2ppts
Cost of risk	0.43%	0.44%	-1bps
ROAE	12.4%	12.4%	-0.0ppts
ROAA	1.79%	1.80%	-0bps
Total assets	338,643	314,946	+8%
Total liabilities	288,237	262,871	+10%
Equity attributable to shareholders	42,469	41,637	+2%
NPL ratio	0.95%	0.99%	-4bps
NPL coverage ratio	165.3%	174.5%	-9.2ppts
T1 ratio	18.1%	19.6%	-1.5ppts
CAR	20.2%	21.9%	-1.7ppts
LCR	170.5%	160.4%	+10.1ppts
Headline LTD Ratio	113.4%	116.0%	-2.6ppts

Better, Stronger and Faster bank by 2030

Better 8-10% net income market share	Growing net income market share	 Strengthen the core	Wholesale Banking		<div>Group- wide cross-sell</div>
	Fee growth and cross-sell		Private Banking		
Stronger >15% ROE	Capital optimization	Retail and Affluent			
	Risk excellence	Treasury			
	Externally focused organization	BSF Capital			
	Faster >75% STP processes	Operational excellence	 Prepare for the future		
Embed AI		Business Banking			
		JB			
		Support functions			

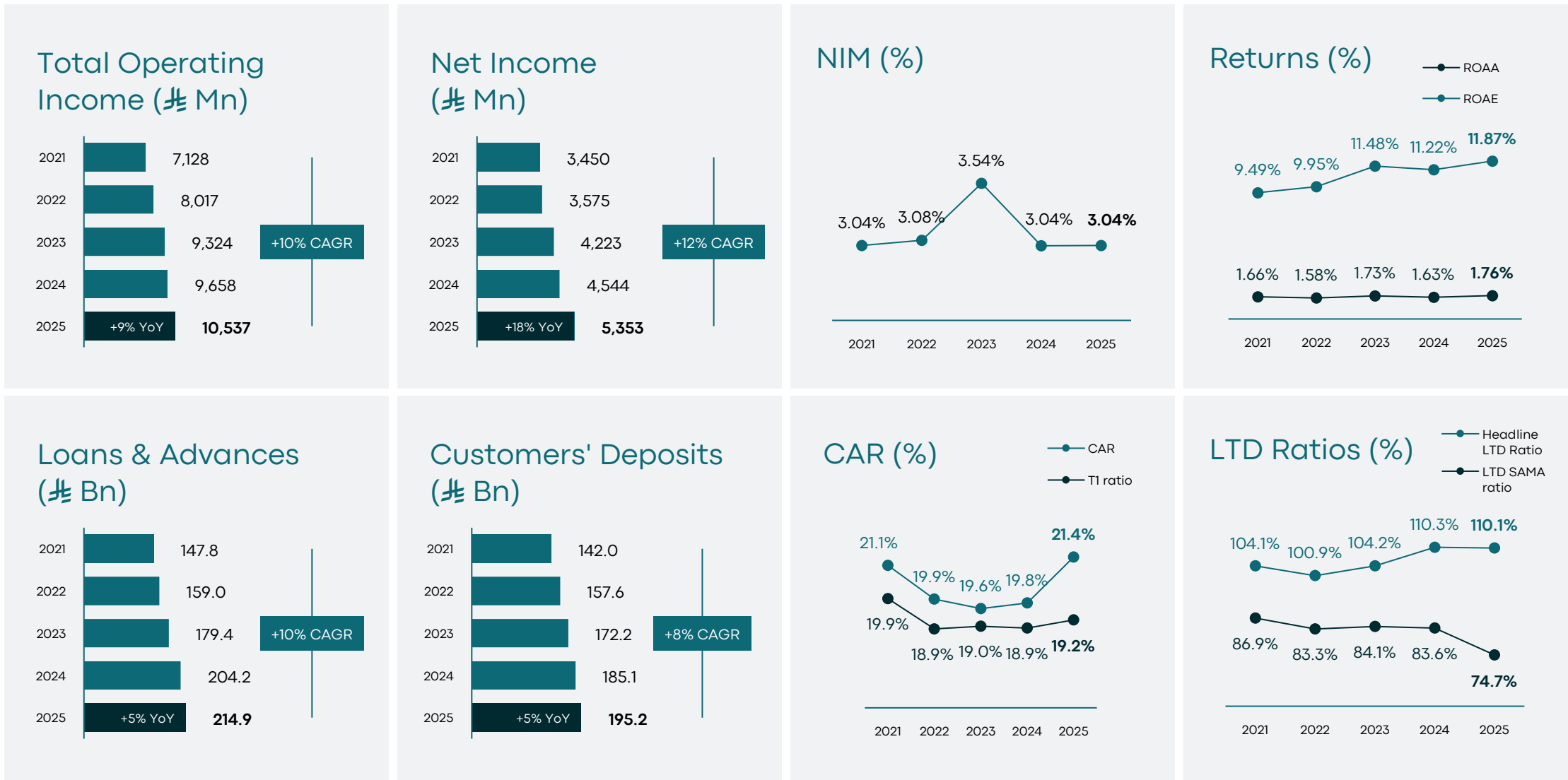
2026 Guidance

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

9M 2026 Financial Highlights

Loans & Advances 230.4 ﷲ Billion ▲ +7% year-on-year	Customers' Deposits 203.2 ﷲ Billion ▲ +9% year-on-year	Operating Income 8,419 ﷲ Million ▲ +6% year-on-year	Net Income 4,377 ﷲ Million ▲ +7% year-on-year
NIM 3.01% ▼ -5bps year-on-year	Cost of Risk 0.43% ► -1bps year-on-year	NPL Ratio 0.95% ▼ -4bps year-on-year	T1 Ratio 18.1% ▼ -1.5ppts year-on-year

Financial Performance Track Record



Market Parameters* & Credit Ratings

