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Governance: D

BSF

Banque Saudi Fransi

19.13 SAR / Share

As of: May 28, 2026

<p>8.9x</p> <p>P/E RATIO</p> <p>Trailing 12 Months</p>	<p>0.9x</p> <p>P/B RATIO</p> <p>Price to Book Value</p>	<p>5.5%</p> <p>DIVIDEND YIELD</p> <p>Annual Dividend / Share</p>	<p>47.83B</p> <p>SAR</p> <p>MARKET CAP</p> <p>Total Valuation</p>	<p>1.13</p> <p>BETA</p> <p>Systematic Risk Index</p>	<p>50.9%</p> <p>NET MARGIN</p> <p>Net Profit / Revenue</p>
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Company Profile

Banque Saudi Fransi (the Bank) is a Saudi Joint Stock Company established in 1977, taking over the branches of the Banque de l'Indochine et de Suez in Saudi Arabia. The Bank provides a full range of banking services, including Shariah-compliant Islamic products, and is regulated by the Saudi Central Bank (SAMA). BSF operates through 79 branches in Saudi Arabia. Key wholly owned subsidiaries include Saudi Fransi Capital (brokerage, asset management, and corporate finance), Saudi Fransi for Finance Leasing (Islamic lease financing), Sakan Real Estate Financing (holding title deeds), and Sur Multi Family Office Limited (wealth management). The Bank also has Cayman Islands subsidiaries BSF Markets Limited and BSF Finance Limited for derivative trading and capital raising, and an associate investment in Banque BEMO Saudi Fransi (Syria).

The Story

"Banque Saudi Fransi operates as a corporate-centric financial institution in Saudi Arabia, delivering a 10.48% return on equity supported by a robust SAR 221.9 billion net loan book and a solid 21.03% capital adequacy ratio."

Financial Metric	Value
ROE (Sustainable)	10.5%
Loan-to-Deposit (LDR)	111.2%
CASA Ratio	41.4%
Capital Adequacy Ratio (CAR)	—

Growth Story

Grounded in its corporate banking heritage, Banque Saudi Fransi's growth story resembles a deep-rooted oak tree, steadily expanding its core corporate trunk while selectively branching into retail segments. The bank's net loan book reached SAR 221.9 billion, driven primarily by corporate loans and advances of SAR... [\[Read full story\]](#)

Corporate Governance Profile

Rating: D

We track 12 key governance disclosures in our database.

Profitability Dynamics

The bank's profitability profile operates like a high-compression engine, translating its asset base into steady returns with a net interest margin (NIM) of 2.71% and a return on equity (ROE) of 10.48%. However, operational efficiency remains an area for optimization; the bank's cost-to-income ratio stands at 43.08%,... [\[Read full story\]](#)

Risk & Capital Structure Factors

Navigating a complex macroeconomic landscape, Banque Saudi Fransi maintains the defensive posture of a double-hull vessel, backed by exceptional capital adequacy and prudent risk management. The bank's capital buffers are highly robust, with a Total Capital Adequacy Ratio of 21.03% and a CET1 ratio of 15.95%, both... [\[Read full story\]](#)

