

1Q 2025 Fact Sheet



About Us

Alinma was established in 2006 as a full-fledged Islamic banking services provider by Royal Decree by the Public Investment Fund (10%), the Public Pension Agency (10%) and the General Organization for Social Insurance (10%) and in 2007, began providing Shariah compliant banking services, asset management and brokerage services. alinma has steadily grown to be one of the largest banks in Saudi Arabia, a leading Shariah-compliant financial institution in the region and the recipient of several awards from leading financial publications.

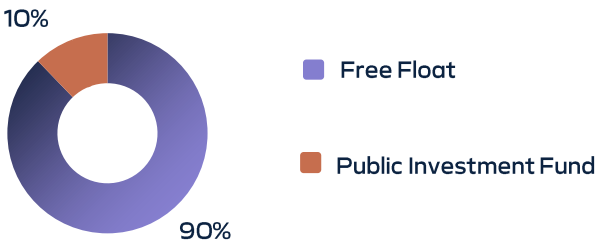
Financial Position

ﷲ (mn)	1Q 2025	1Q 2024	Δ%
Balance Sheet			
Financing	209,435	180,702	+16%
Total assets	287,222	244,859	+17%
Customers' deposits	218,839	188,988	+16%
Total liabilities	244,271	205,511	+19%
Total equity	42,952	39,348	+9%
Income Statement			
Total operating income	2,814	2,565	+10%
Net Income for the period	1,508	1,315	+15%
Key Ratios			
Cost to income ratio	32.2%	32.5%	-34 Bps
ROAE	18.0%	17.5%	+49 Bps
ROAA	2.1%	2.2%	+6 Bps
NPL ratio	1.27%	1.28%	-1 Bp
NPL coverage ratio	156.4%	181.1%	-24.7 Bbps

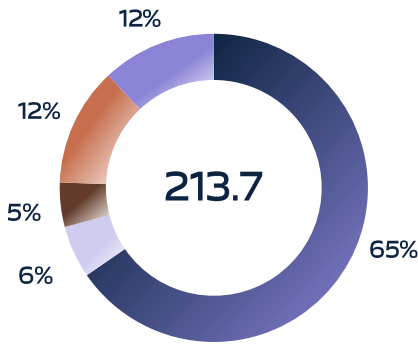
2025 Guidance

Financing Growth	Mid teens
Net Profit Margin	-10bps to Obps <small>(Excludes non-Sukuk Income)</small>
Cost to Income Ratio	Below 30.5% <small>(Excludes non-Sukuk Income)</small>
Return on Equity	Above 19%
Cost of Risk	40-50bps <small>(Excludes non-Sukuk Income)</small>
CAR Pillar 1 (T I + T II)	18%-19%

Major Shareholders



Financing, Gross Composition (ﷲ bn)



Financial Performance Highlights



Balance Sheet

1Q 25 Financing

﷼ Bn

209.4

+4%
YTD

1Q 25 Total Assets

﷼ Bn

287.2

+4%
YTD

1Q 25 Customers' Deposits

﷼ Bn

218.8


+4%
YTD

1Q 25 CASA Deposits

﷼ Bn

117.9

+8%
YTD



Income Statement

1Q 25 Operating Income

﷼ Mn

2,814

+10%
YoY

1Q 25 Net Income

﷼ Mn

1,508

+15%
YoY

1Q 25 CASA % of Total Deposits


53.9%

+2.2
PPTS YTD

1Q 25 Cost to Income Ratio

32.2%

-0.3
PPTS YoY



Credit Quality, Capital and Liquidity

1Q 25 NPL Ratio

1.27%

+21
BPS YTD

1Q 25 NPL Coverage Ratio

156.4%

-15.8
PPTS YTD

1Q 25 Net Profit Margin

3.63%

-6
BPS YoY

1Q 25 ROE

18.0%

+49
BPS YoY

Stock Highlights

#5

Traded Stock in KSA
By Volume and Value
(1Q 2025)

﷼ 10.5bn

Value Traded
(1Q 2025)

﷼ 76.8bn

Market Capitalization
(27 March 2025)

Retail Digital Snapshot

30.7m

Monthly Average
Users
(Smart Phone Users Logins)

1.1m

Daily Average Users
(Smart Phone Users Logins)

98.5%

Digital Transactions

Rating Strength

A-
Stable

Fitch

A2
Stable

Moody's

A-
Stable

S&P Global

Financial Position

#2 in KSA

Net Profit Margin

3.70%
(4Q 2024)

#2 in KSA

ROE

18.80%
(4Q 2024)

#1 in KSA

ROA

2.27%
(4Q 2024)

Additional Information
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