



# Investor Presentation

**3Q 2025**

October 2025

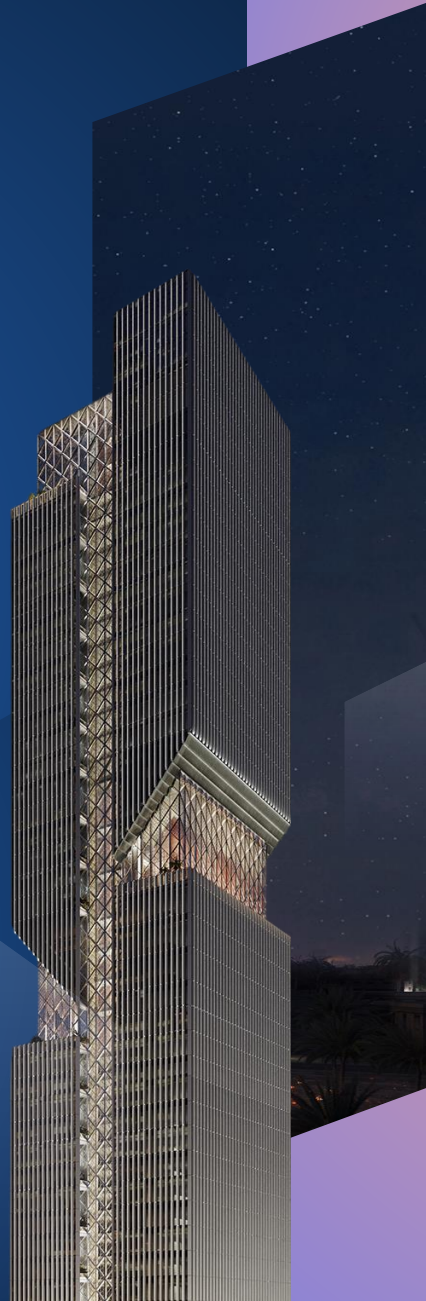
digital. fast. convenient.

# Table of Contents

- 1** Alinma Overview
- 2** Strategy Update
- 3** Historical Financial Performance
- 4** 9M 2025 Financial Performance
- 5** Segmental Performance
- 6** Outlook & Guidance
- 7** Appendix

# Alinma Overview

Q3 2025



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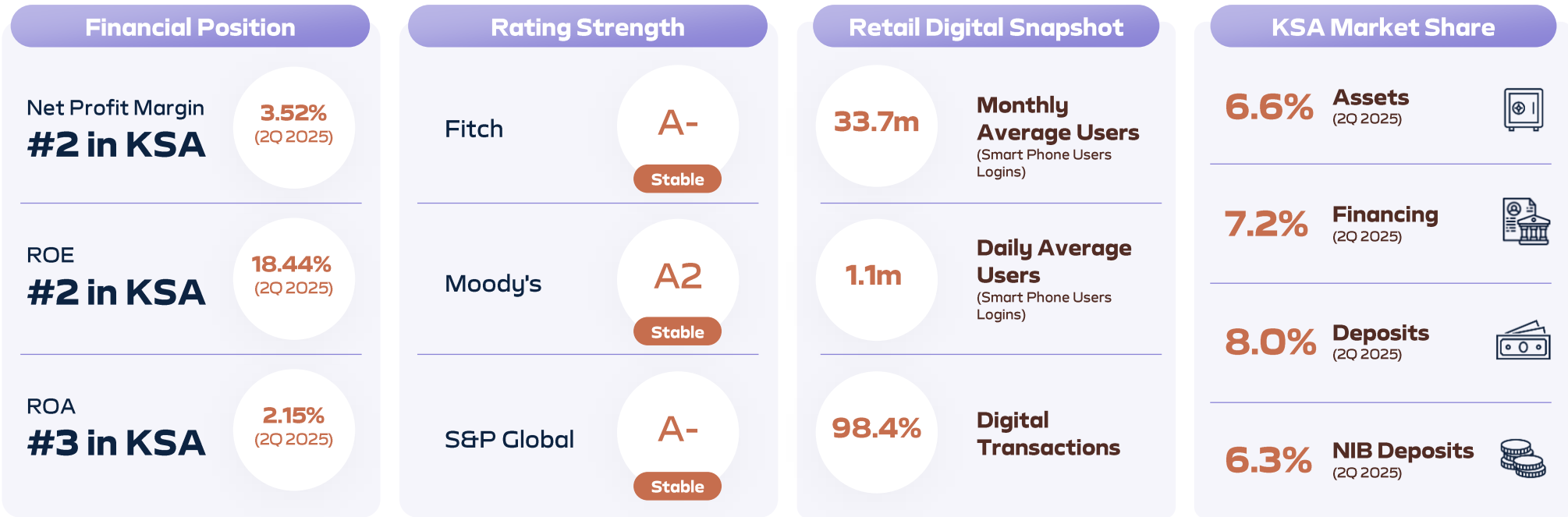
# History

Alinma was established in 2006 as full-fledged shariah compliant banking services provider.



# Alinma Overview

One Step Ahead



SOURCE: Bank Financial Statements, Tadawul



# Management Team

Alinma has built an experienced new management team poised to execute its strategy



**Abdullah Ali Al Khalifa**  
MD & Chief Executive Officer



**Saleh Abdullah Al Zumaie**  
Deputy Chief Executive Officer



**Adel Saleh Abalkhail**  
Chief Financial Officer



**Jameel Naif Al Hamdan**  
Chief Corporate Banking Officer



**Abdullah Jamaan Al Zahrani**  
Chief Treasury Officer



**Abdulrahman Mohammed Al Nasser**  
Chief Retail Banking Officer



**Meshal Hamad Al Rabiah**  
Chief Risk Officer



**Meshary Abdulaziz Al Jubair**  
Chief Operating Officer



**Mohammed Sultan Al Sehali**  
Chief Internal Audit Officer



**Saud Aied Al Mufaddaly**  
Chief Compliance Officer



**Hisham Abdullah Al Turaigi**  
Chief Credit Officer



**Eyad Osama Al Othman**  
Chief Legal & Corporate Governance



**Fahad Abdulaziz Al Mohaimeed**  
Chief Strategy & Sustainability Officer



**Yaser Abdulaziz Al Marshde**  
Chief Sharia Officer



**Abdullah Mohammed Al Salamah**  
Chief Human Capital Officer

# Strategy Update

Q3 2025



digital. fast. convenient.

# Strategic Positioning

Alinma Bank's strategic positioning cascades down into each business strategy



Bank wide

1

Be recognized and celebrated as the fastest and most convenient bank in KSA



Be the #1 in Net Promoter Score (NPS) across KSA Banks



Be the #1 Employer of choice across KSA Banks

Segment wise



Be the most digitally advanced, fastest, and most convenient Retail bank in KSA



Be the Corporate bank with the best customer experience (increasingly integrated) and offer the fastest turnaround time in KSA

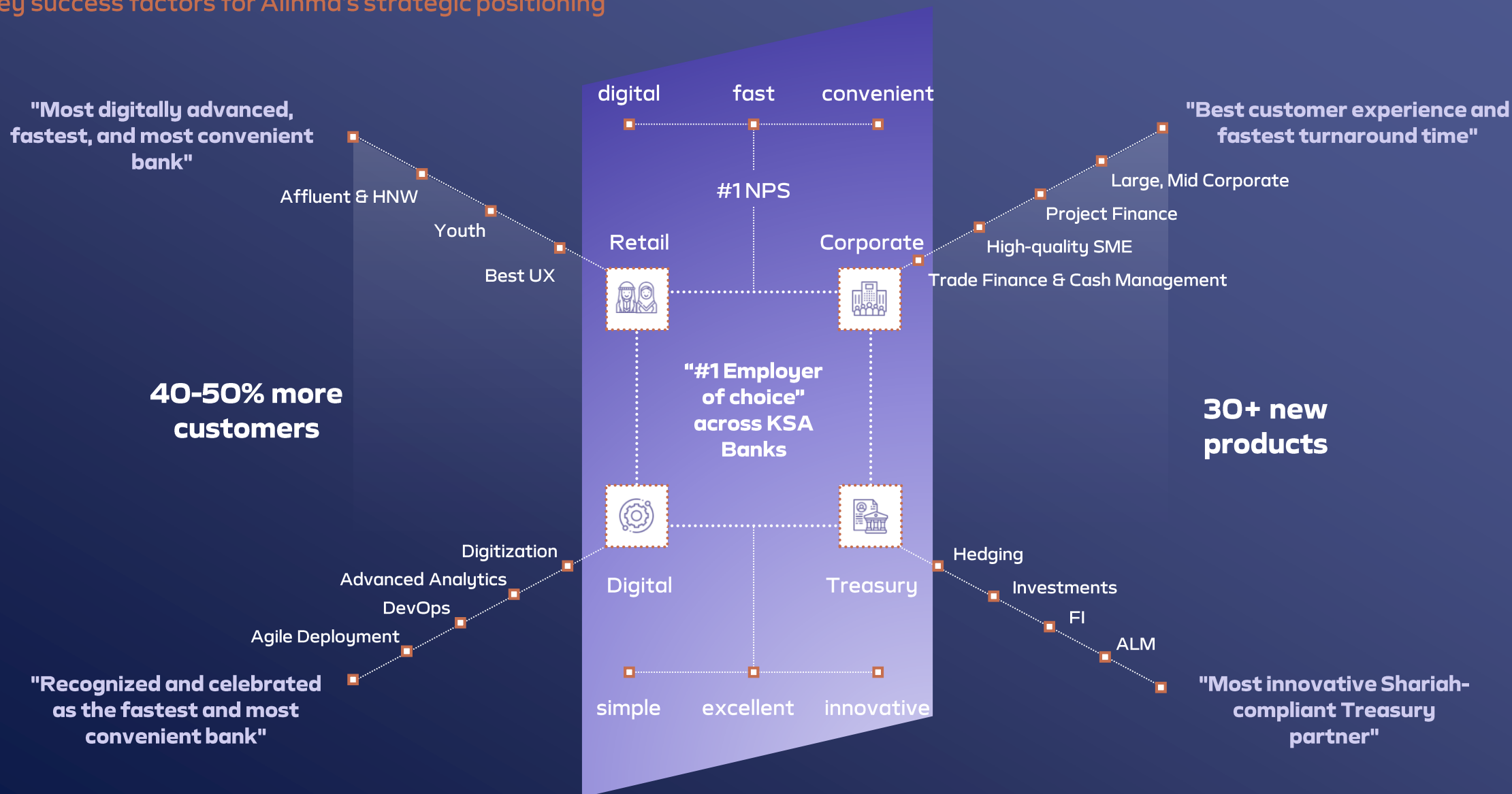


Be the most innovative Shariah compliant Treasury partner across KSA



# Strategy Overview

Key success factors for Alinma's strategic positioning



# Strategy Progress Update

Driving changes across the businesses and bank-wide

## 2021 - 2025

## 3Q 2025

### Strategic Ambitions

### Achievements

#### Digital

Build digital factory and apply latest available technologies - Advanced Analytics (AA), AI and Big Data

- ❑ Launched Digital Salary Advance Financing
- ❑ Digital STP – Personal Finance
- ❑ Digital Auto-Lease Finance

#### Fast

Improve processes and speed to market

- ❑ 3 branches have been opened during 3Q 2025, enhancing our market presence and customer accessibility

#### Convenient

Enhance customer convenience and experience

- ❑ Introduced the "Payment Deferment Product" as part of CSR initiatives to help customers in financial difficulty by offering temporary relief and flexible repayment options

#### Total

86 Initiatives

84<sub>/86</sub> Initiatives Completed



# Retail

Focus on building two customer franchises

## Focus to date Wealth Segments

Acquisition focused on classic segments

Gold, Platinum, Diamond, and Private segment customers driving majority of deposits

Digital capabilities to acquire customers

Future  
Focus

## 1. Digitally-savvy Affluent and HNW

- Experienced professionals and self-employed Saudis
- 35-50 year-old customers in the wealth segment
- Drive growth in deposits

## 2. Digitally-savvy Youth

- Young Saudi professionals and University students
- 18-35 year-old customers in the wealth segment
- Drive growth in Financing

## 3. Customer experience and operational excellence

- Reinvent the experience and improve multi-channel delivery
- Enhance experience around digital journeys and in-branch services
- Elevate customer engagement through tailored services and products



"Be the most digitally advanced, fastest, and most convenient Retail Bank in KSA"

## Initiatives Completed to Date:

22/22 Initiatives Completed

100%

## Key Achievements

3Q  
2025

## New Operating Models and Effective Processes

Launched the "Expats Affluent Banking" package, a premium banking solution catering to the unique financial needs of Affluent expatriate residents in the Kingdom of Saudi Arabia

Continuous adoption and expansion of our Youth App (Iz), delivering a 47% QoQ increase in the client base

Introduced the "Payment Deferment Product" as part of CSR initiatives to help customers in financial difficulty by offering temporary relief and flexible repayment options

## Distribution Expansion

3

Opened 3 new branches

# Corporate

Evolve the bank and diversify across sectors

## Focus to date Large corporates and project finance

Focused on lending

Leveraging Kafalah  
program

Build the cross-sell  
model

Future  
Focus

## 1. Large, mid-corporate & project finance

- Drive customer centricity, aligning RMs, product specialists and industry experts
- Revamp commercial processes
- Tech-enabled front line
- Enhance product & channel offering in cross-sell categories
- Integrate digital offering

## 2. High-quality SME portfolio

- Foster Kafalah program lending
- Extend SME portfolio along supply chain related offerings

## 3. Global Transaction Banking (GTB) – Cash & Trade Management

- Preferred GTB financial service provider
- Migrate business partners to GTB solutions for efficiency, productivity and higher profitability
- Lead in GTB field via innovation and digitalization

## Alinma Corporate Vision

"Be the Corporate bank with the best customer experience and offer fastest turnaround time in KSA"

## Initiatives Completed to Date:

20/21 Initiatives Completed



95%

## Key Achievements

3Q  
2025

## Growth in All Corporate Segments

+15%  
(YoY)

Growth in Corporate  
financing including SMEs

+31%  
(YoY)

growth in booked assets  
under Mid-Corporate  
banking segment

+6%  
(YoY)

Growth in SMEs  
financing

## Automation



Soft Launched iz Business

# Treasury

Become core partner for corporate clients and grow FI franchise

## Focus to date Liquidity management and stable risk

Strong track record  
with well-managed  
liquidity profile and  
investment revenue  
and stable risk

FI customers serviced  
well

Future  
Focus

### 1. Derivative products

- ❑ Grow product portfolio to provide holistic value proposition to clients
- ❑ Drive Customer centricity to facilitate bank-level alignment and improved cross-sell revenues

### 2. Enhanced financial institutions franchise

- ❑ FIs represent important source to diversify funding and show continued interest into KSA investments

### 3. High Quality Asset Liability Management

- ❑ Grow deposits and long term liabilities on one side and term assets on the other to maintain a healthy balance sheet
- ❑ Continue to focus on liquidity and stable funding ratios

Alinma  
Treasury Vision

"Be the most innovative  
Shariah compliant  
Treasury partner across  
KSA"

## Initiatives Completed to Date:

12<sub>/12</sub> Initiatives Completed



100%

## Key Achievements

3Q  
2025

## Expansion of Products and Volumes

\$550 Mn

Established CD program  
and issued \$550 Mn CDs  
in Q3 2025

\$500 Mn

Sustainable AT1 sukuk  
issued

\$500 Mn

Senior unsecured sukuk  
issued



# Digital

Build Digital to scale customer experience and operational excellence across the bank

## Focus to date Driving digital capabilities

Pursuing initiatives  
across Advanced  
Analytics and Big Data,  
AI and RPA

Projects are driven by  
Agile ways of working

Augment digital work  
force with best in class  
talents and upskill digital  
teams by establishing  
digital training e-academy

Future  
Focus

## 1. World-Class Digital Capabilities

- Accelerate digitization
- Progress on Advanced Analytics while building new capabilities
- Reinvent the customer experience and improve multi-channel capabilities
- Leverage the ecosystem to create innovative and unique propositions

## 2. Improve Operating Model

- Deliver with speed, quality and efficiency
- Improve ways of working, e.g. Agile delivery, DevOps, etc.
- Establish the digital factory to power rapid delivery and foster innovation

## 3. Drive Operational Excellence

- Improve efficiency through digitization of services and products
- Automate internal processes using robotics to enhance turnaround times.



"Be the most digitally advanced, fastest, and most convenient Retail Bank in KSA"

## Initiatives Completed to Date:

19/20 Initiatives Completed



95%

## Key Achievements

3Q  
2025

## Expansion of Products and services

Launched Cashflow Management solution to support business liquidity

Expanded our Insurance offerings with the introduction of travel and medical malpractice insurance solutions with end-to-end Straight-Through Processing

## Business & Growth

### YoY Growth

- Onboarding: 22%
- Active Customers: 33%
- Top-Rated Mobile Banking App

# Human Capital

Fostering a great working environment and being the cultural transformation champions in the organization



## Focus to date Hiring and training activities

- Improve Work Environment
- Female Empowerment
- Hire Top Talent

Future  
Focus

## 1. Drive cultural change agenda

- ❑ Cascade new strategy to organization and embed in communication
- ❑ Measure and improve employee engagement/organizational health
- ❑ Regularly celebrate success stories

## 2. Grow capabilities across the bank

- ❑ Hire top talent including new capabilities (i.e. data science)
- ❑ Continuously develop capabilities through learning
- ❑ Develop rotational programs, new career path to foster innovation

## 3. Organizing Alinma for success

- ❑ Adjust working model based on new requirements
- ❑ Implement agile forms of organization in future
- ❑ Digitalize and streamline HC processes



Alinma  
Human Capital Vision

"Be the #1 Employer of  
choice across KSA  
Banks"

## Initiatives Completed to Date:

9/9 Initiatives Completed  
100%

## Key Achievements

3Q  
2025

## Increased Employee Engagement



Launched brainstorming groups in the "Nasmaak Innovation space" across all departments to analyze employee needs and reward innovative Engagement ideas with valuable prizes



Launched second awareness campaign on alinma's values, 'We Innovate' using interactive games, activity cards, and workshops to foster a culture of Innovation.

## Increased Training & Key Placements

+62

Training programs has been conducted focused on coaching and leadership development

+54%

Of employees received core, technical, and leadership training during the third quarter

## Workforce

96%

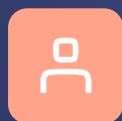
Saudization  
Rate

23%

Female  
percentage of  
total workforce

# Strategy Financial KPIs

Driving growth and sustainable progress



## Retail

Revolving Credit Card portfolio, ١٠٠٠ Mn

836 3Q2024 → +33% → 1,113 3Q2025

Auto Lease portfolio, ١٠٠٠ Mn

2,579 3Q2024 → +43% → 3,695 3Q2025

Account opening (digital on-boarding)

88% 9M2024 → +8% → 95% 9M2025



## Corporate

Project Finance portfolio, ١٠٠٠ Bn

69.8 3Q2024 → +9% → 76.2 3Q2025

SME portfolio, ١٠٠٠ Bn\*

11.3 3Q2024 → +6% → 11.9 3Q2025

Mid Corporate portfolio, ١٠٠٠ Bn

10.9 3Q2024 → +31% → 14.2 3Q2025



## Treasury

Average yield on investment portfolio, bps

447 9M2024 → +4bps → 451 9M2025

Cost of Funding, bps

-325 9M2024 → -27bps → -297 9M2025

Exchange Income, Net ١٠٠٠ Mn

272.3 9M2024 → +2% → 278.3 9M2025

\* SME portfolio balance increased due to re-segmentation.

# Historical Financial Performance

Q3 2025

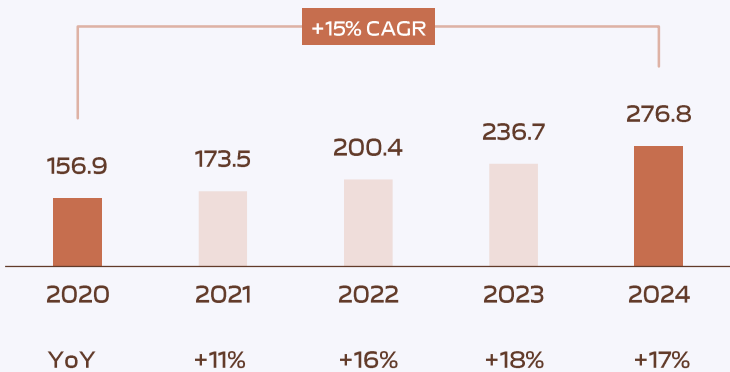


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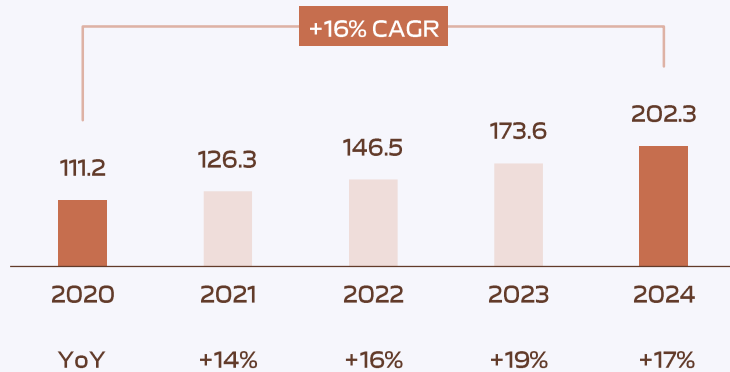
# Balance Sheet Track Record

Solid history of strong balance sheet momentum...

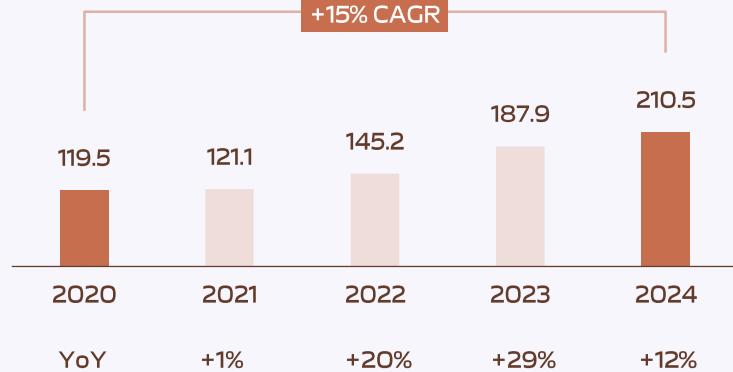
Total Assets (ﷲ bn)



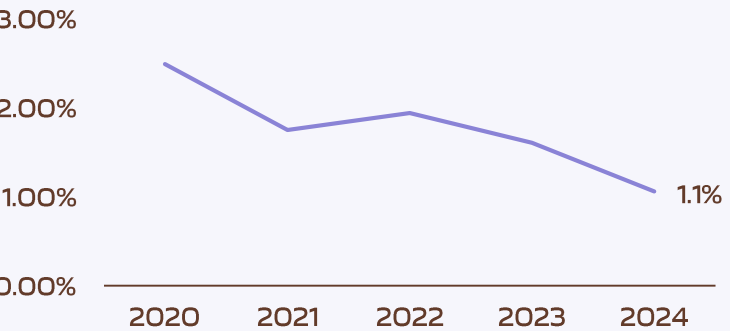
Financing (ﷲ bn)



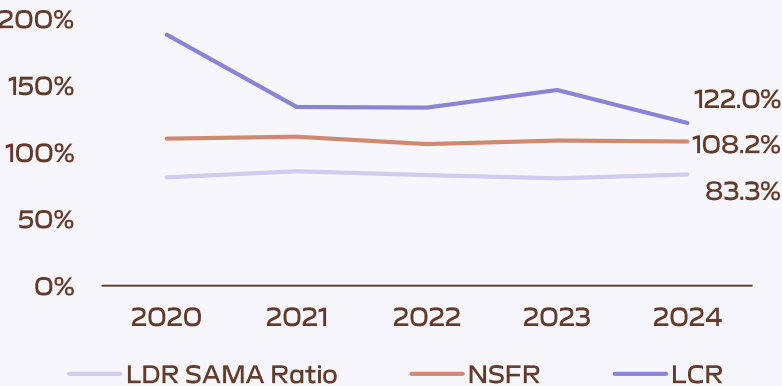
Customers' Deposits (ﷲ bn)



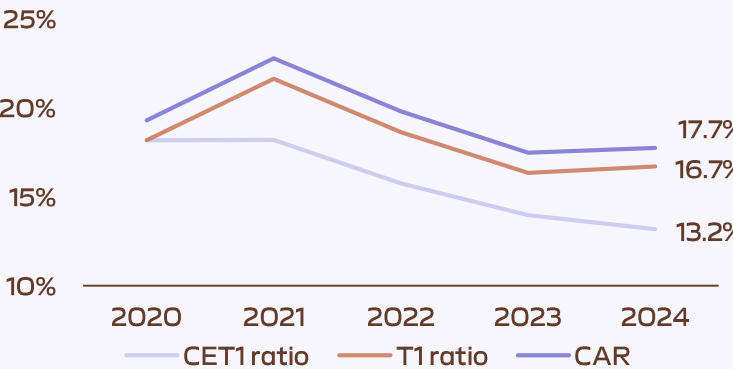
NPL Ratio (%)



Liquidity (%)



Capitalization (%)



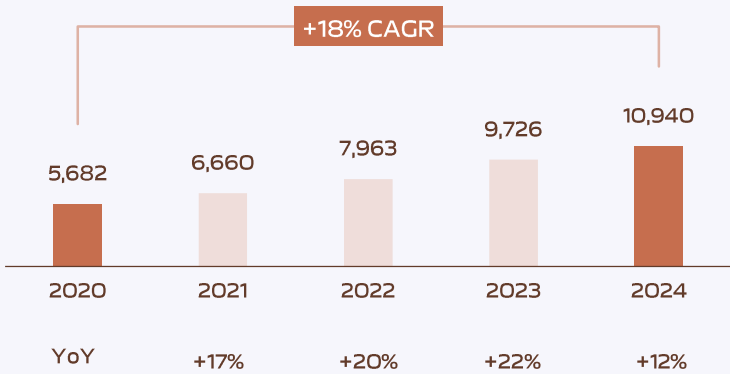


# P&L Track Record

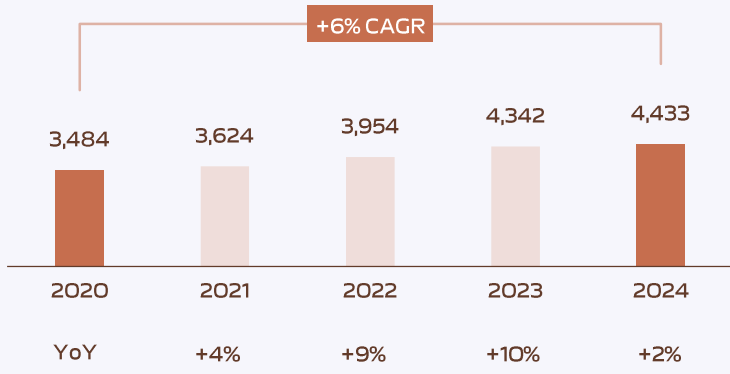
...translating to consistently strong top-line growth and solid profitability



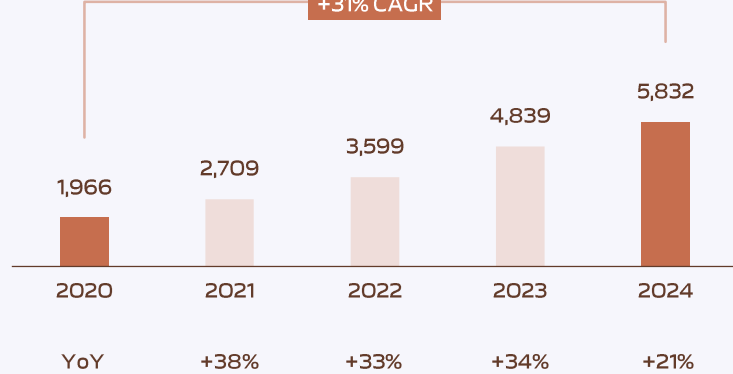
Total Operating Income (ﷲ mn)



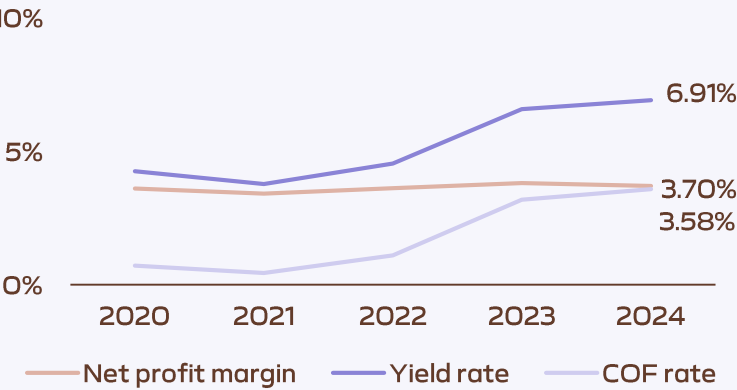
Total Operating Expenses (ﷲ mn)



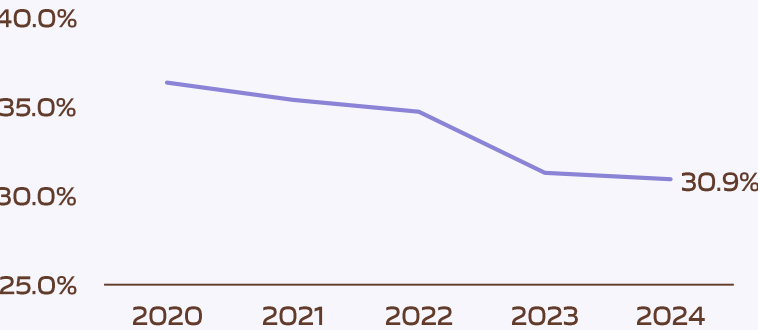
Net Income (ﷲ mn)



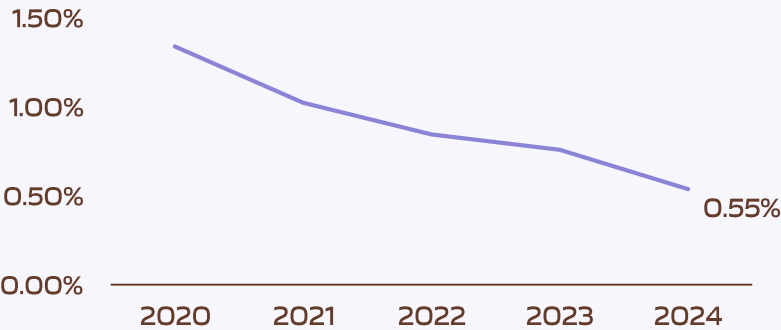
Net Profit Margin (%)



Cost To Income Ratio (%)



Cost of Risk (%)



# 9M 2025 Financial Performance

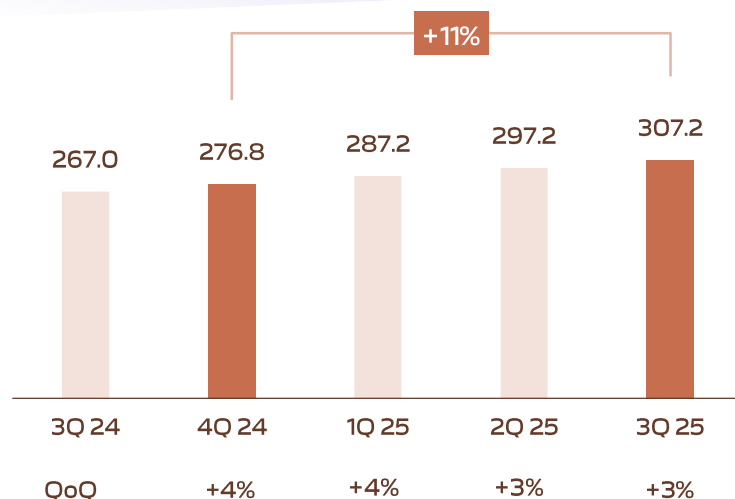


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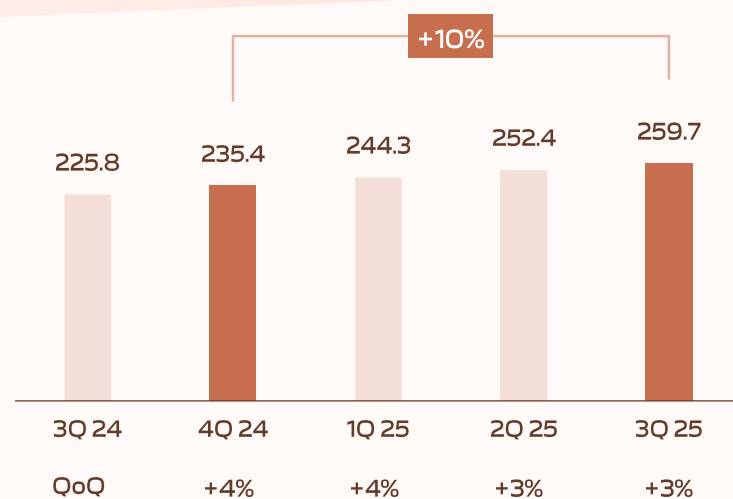
# 3Q 2025 Balance Sheet Highlights

Balance sheet growth from financing and investments growth funded mainly from customers' deposits

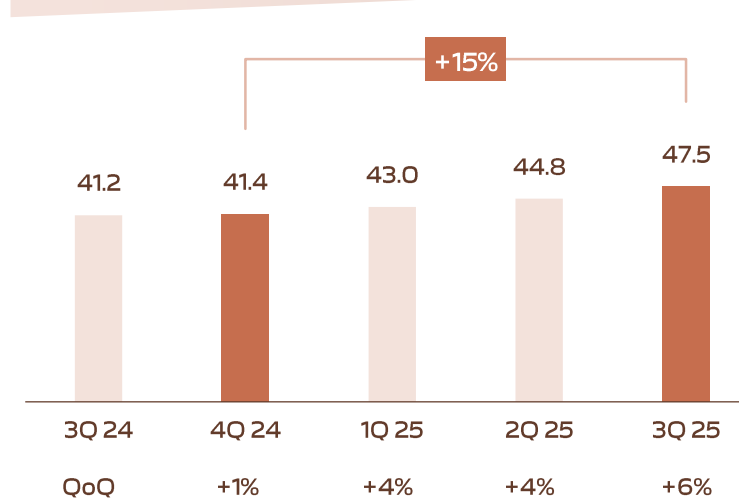
## Total Assets (ﷲ Bn)



## Total Liabilities (ﷲ Bn)



## Total Equity (ﷲ Bn)



### 3Q 25 Financing

ﷲ Bn  
**225.7**  
+12%  
YTD

### 3Q 25 Customers' Deposits

ﷲ Bn  
**234.6**  
+11%  
YTD

### 3Q 25 CASA Deposits

ﷲ Bn  
**124.0**  
+14%  
YTD

### 3Q 25 Total Assets

ﷲ Bn  
**307.2**  
+11%  
YTD

### 3Q 25 LDR SAMA Ratio

**80.1%**  
-1.4  
PPTS YoY

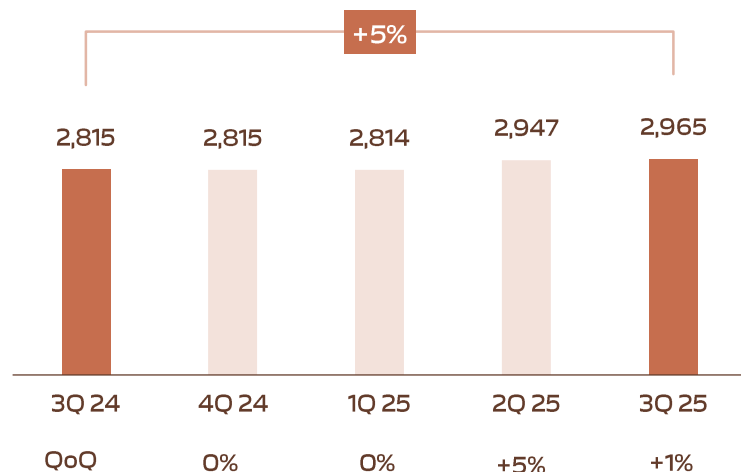
### 3Q 25 CAR

**19.2%**  
+10  
BPS YoY

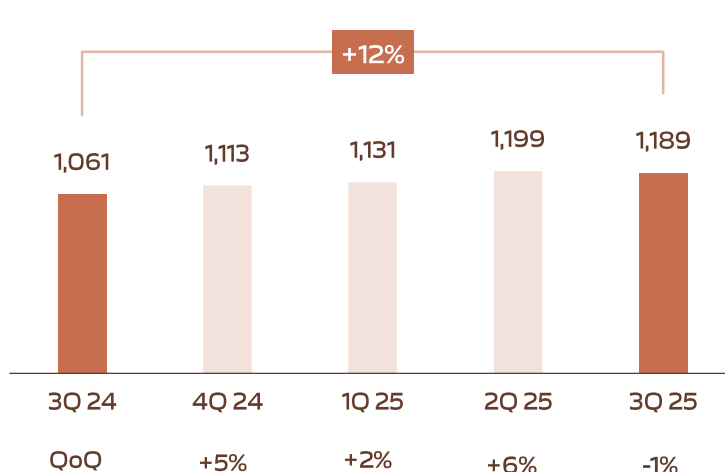
# 9M 2025 P&L Highlights

Operating income growth drove a 9% increased in net income for 9M 2025

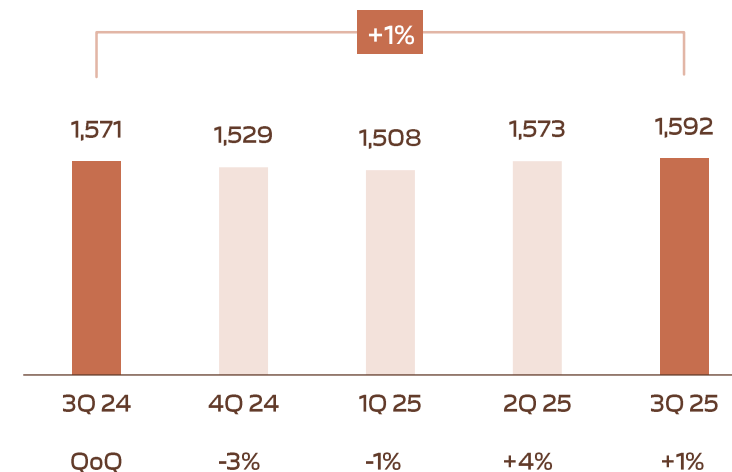
## Total Operating Income (ﷲ Mn)



## Total Operating Expenses (ﷲ Mn\*)



## Net Income (ﷲ Mn)



\* Including impairment charge

### 9M 25 Funded Income

ﷲ Mn  
**6,919**  
+8% YoY

### 9M 25 Non-Funded Income

ﷲ Mn  
**1,806**  
+4% YoY

### 9M 25 Net Income

ﷲ Mn  
**4,673**  
+9% YoY

### 9M 25 Net Profit Margin

**3.46%**  
-27 BPS YoY

### 9M 25 Cost to Income Ratio

**31.6%**  
+0.6 PPTS YoY

### 9M 25 ROE

**18.4%**  
-17 BPS YoY

# Balance Sheet Trends

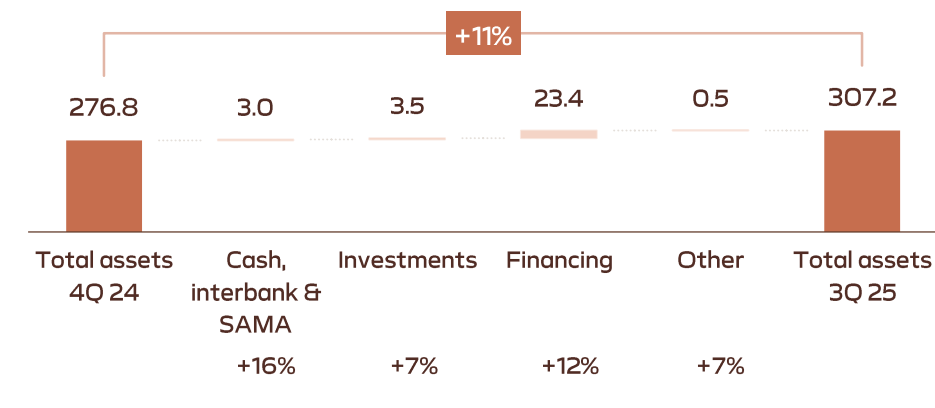
Balance sheet growth of 11% YTD driven by financing and investments

## Management Commentary

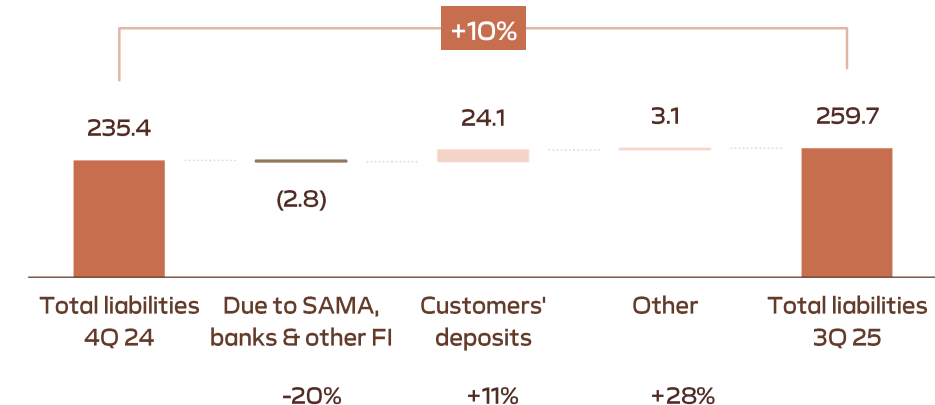
- Growth in total assets of 11% YTD mainly driven by 12% financing growth and 7% growth in investments.
- Total liabilities grew by 10% YTD mainly from a 11% increase in customers' deposits.

ﷲ (mn)	3Q 2025	4Q 2024	Δ%	3Q 2024	Δ%
Cash, interbank & SAMA balances	21,326	18,360	+16%	17,446	+22%
Investments	52,150	48,625	+7%	46,938	+11%
Financing	225,684	202,308	+12%	195,895	+15%
Other assets	8,053	7,534	+7%	6,703	+20%
<b>Total assets</b>	<b>307,214</b>	<b>276,827</b>	<b>+11%</b>	<b>266,983</b>	<b>+15%</b>
Due to SAMA, banks & other FI	11,161	13,936	-20%	8,464	+32%
Customers' deposits	234,623	210,545	+11%	209,140	+12%
Other liabilities	13,961	10,905	+28%	8,221	+70%
<b>Total liabilities</b>	<b>259,745</b>	<b>235,386</b>	<b>+10%</b>	<b>225,825</b>	<b>+15%</b>
Share capital	25,000	25,000	0%	25,000	0%
Retained earnings	5,135	3,188	+61%	3,987	+29%
Other reserves	4,831	4,503	+7%	3,419	+41%
Tier 1 sukuk	12,502	8,751	+43%	8,751	+43%
<b>Total equity</b>	<b>47,468</b>	<b>41,442</b>	<b>+15%</b>	<b>41,158</b>	<b>+15%</b>

## Total Assets Movement YTD (ﷲ bn)



## Total Liabilities Movement YTD (ﷲ bn)





# P&L Trends

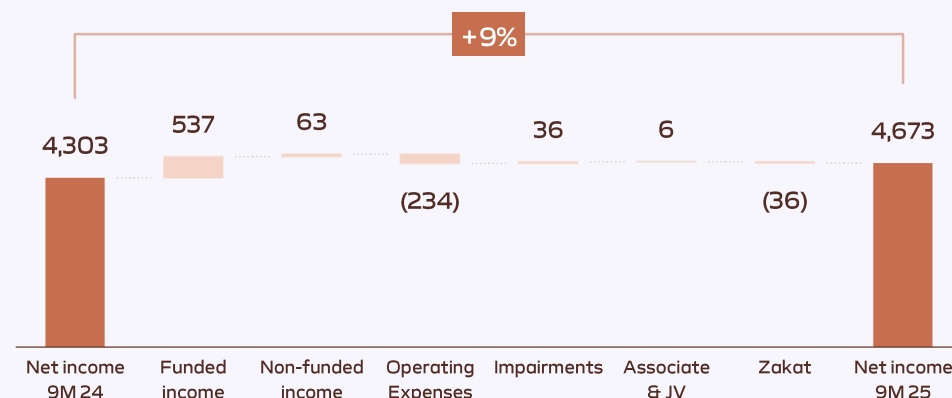
Net income for 9M 2025 grew by 9% YoY supported by growth in operating income

## Management Commentary

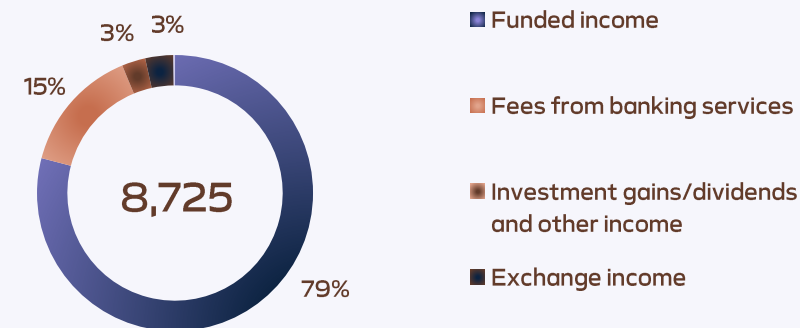
- Net income for 9M 2025 grew 9% YoY to  $\text{AED}$  4,673mn from 7% operating income growth.
- 9M 2025 funded income increased by 8% YoY, and the non-funded income increased by 4% YoY.

$\text{AED}$ (mn)	9M 2025	9M 2024	Δ%	3Q 2025	3Q 2024	Δ%
Funded income	6,919	6,383	+8%	2,365	2,220	+7%
Non-Funded income	1,806	1,743	+4%	600	595	+1%
<b>Total operating income</b>	<b>8,725</b>	<b>8,125</b>	<b>+7%</b>	<b>2,965</b>	<b>2,815</b>	<b>+5%</b>
Operating Expenses	2,755	2,520	+9%	932	852	+9%
<b>Net operating income before impairment charge</b>	<b>5,970</b>	<b>5,605</b>	<b>+7%</b>	<b>2,032</b>	<b>1,963</b>	<b>+4%</b>
Impairments	764	800	-4%	256	209	+23%
<b>Net operating income</b>	<b>5,206</b>	<b>4,806</b>	<b>+8%</b>	<b>1,776</b>	<b>1,754</b>	<b>+1%</b>
<b>Income before zakat &amp; income tax</b>	<b>5,204</b>	<b>4,797</b>	<b>+8%</b>	<b>1,775</b>	<b>1,752</b>	<b>+1%</b>
Zakat	531	495	+7%	183	181	+1%
<b>Net income</b>	<b>4,673</b>	<b>4,303</b>	<b>+9%</b>	<b>1,592</b>	<b>1,571</b>	<b>+1%</b>

## Net Income Movement YoY ( $\text{AED}$ mn)



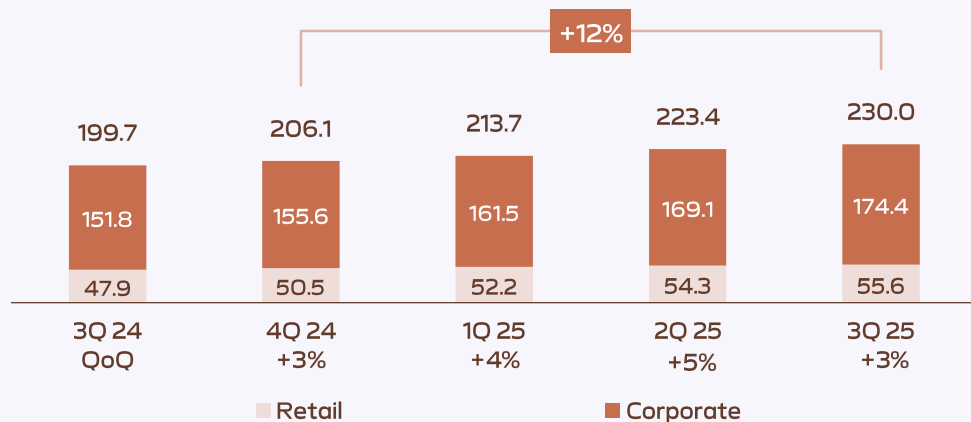
## Operating Income Composition ( $\text{AED}$ mn)



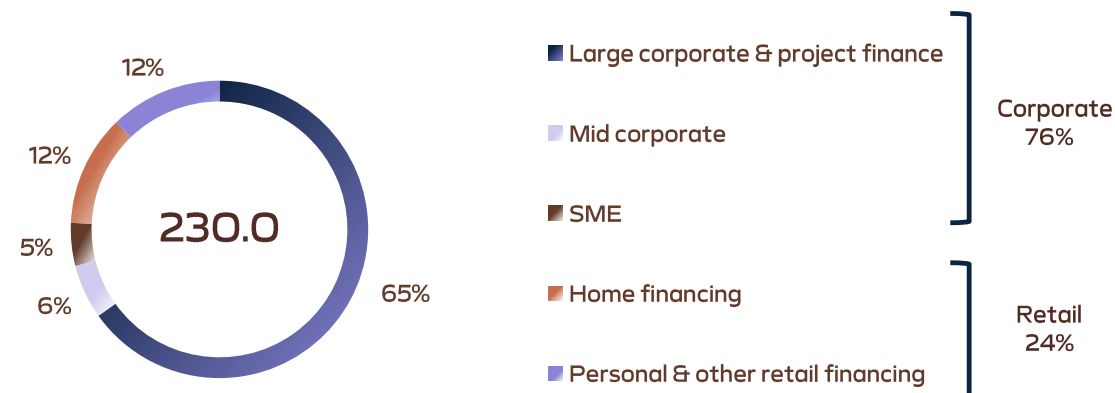
# Financing

Gross financing growth of 12% YTD is driven by 10% increase in retail financing, and 12% in corporate financing

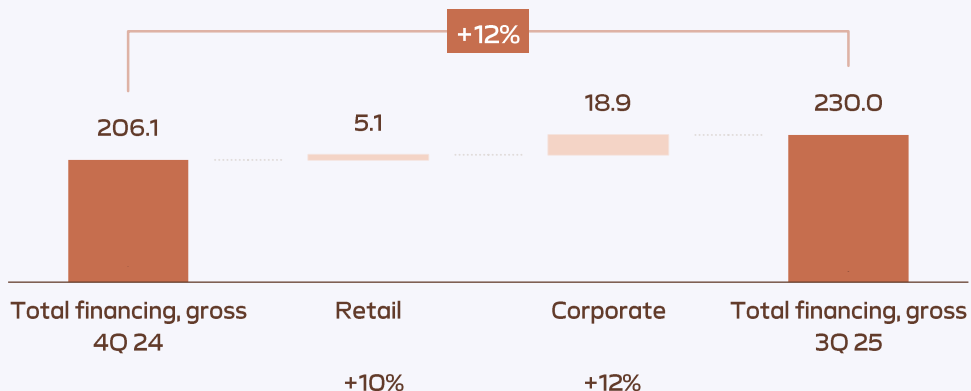
Financing, Gross (ﷲ bn)



Financing, Gross Composition (ﷲ bn)



Financing, Gross Movement YTD (ﷲ bn)



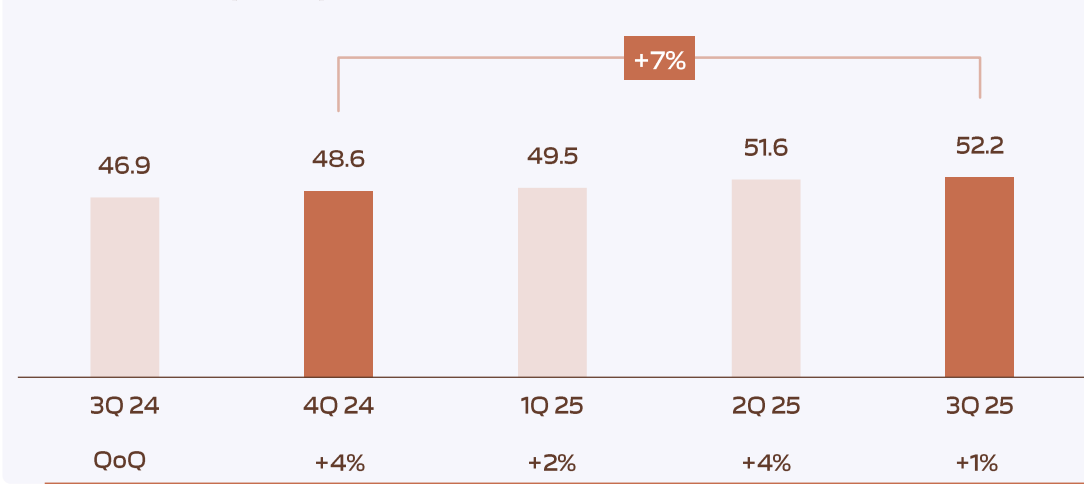
## Management Commentary

- Retail financing increased by 10% YTD, driven primarily by a robust growth in auto financing, complemented by a healthy expansion in home financing.
- Corporate financing growth continued its momentum with 12% increase YTD, driven by 32% growth in mid-corporate, along with 5% growth in SME financing YTD.
- Gross financing comprises of 76% corporate and 24% retail as of September 30<sup>th</sup> 2025.

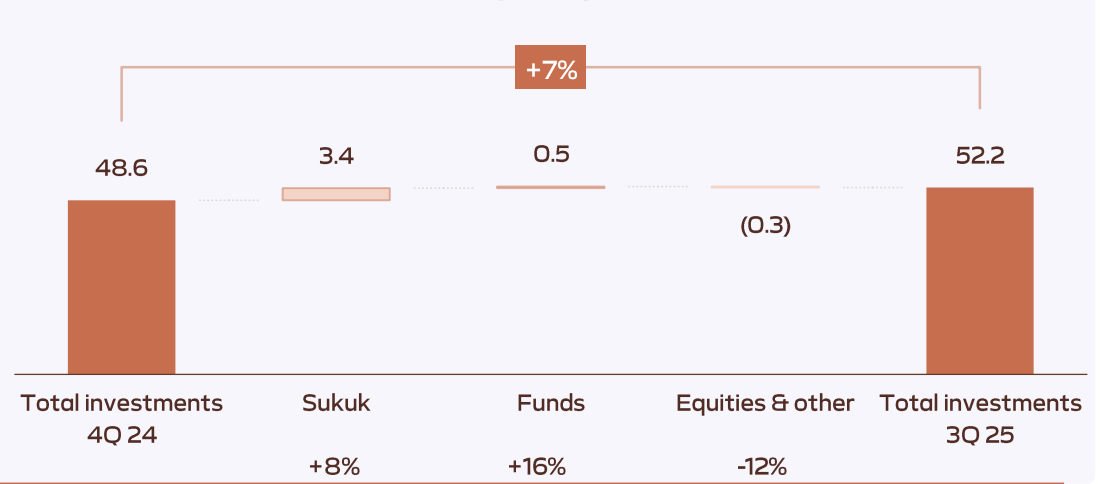
# Investments

7% growth in investments YoY from additional investment grade securities

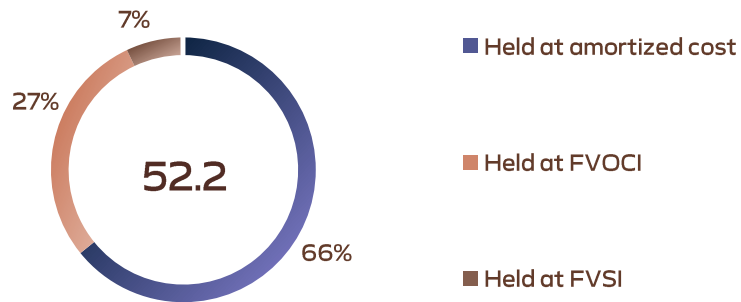
Investments (ﷲ bn)



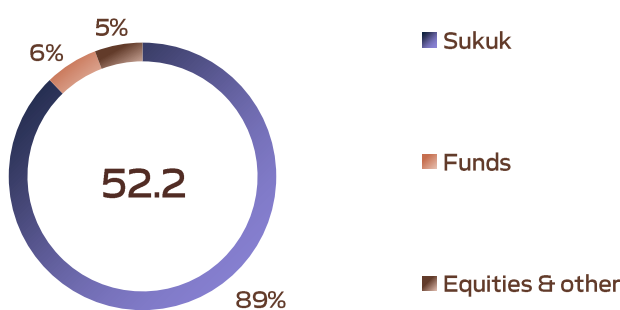
Investments Movement YTD (ﷲ bn)



Investments Composition (ﷲ bn)



Investments Composition (ﷲ bn)



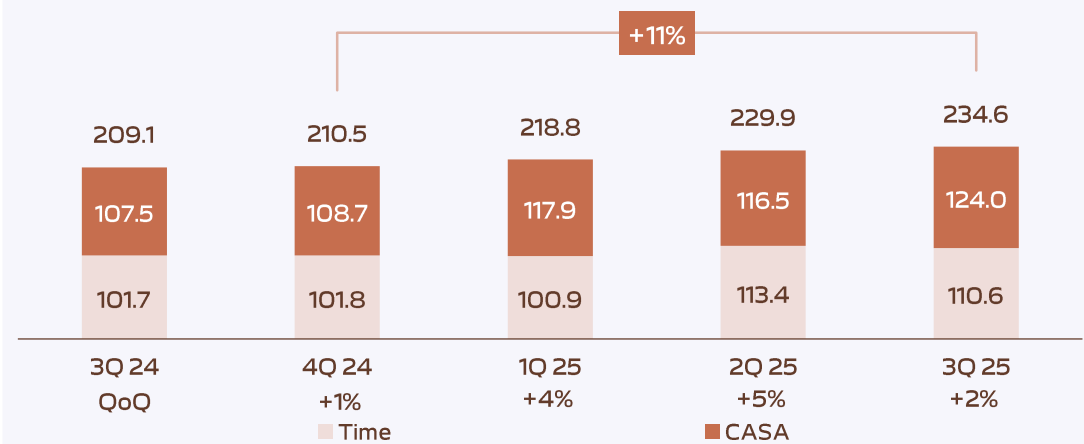
## Management Commentary

- Investments growth of 7% during 9M 2025.
- The investment portfolio as at September 30<sup>th</sup>, 2025 comprised of 89% sukuk investments, 6% funds and 5% equities & other investments.

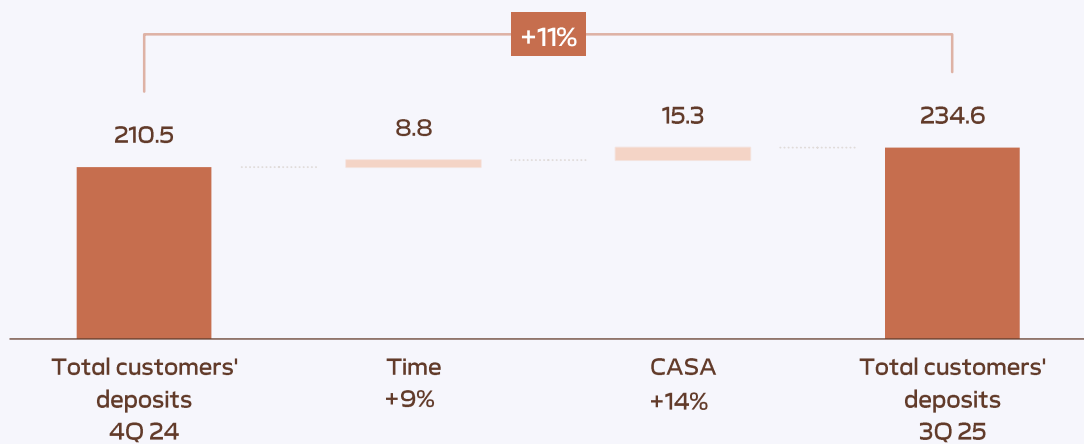
# Deposits

Deposit growth of 11% driven by continuous healthy growth of CASA by 14%

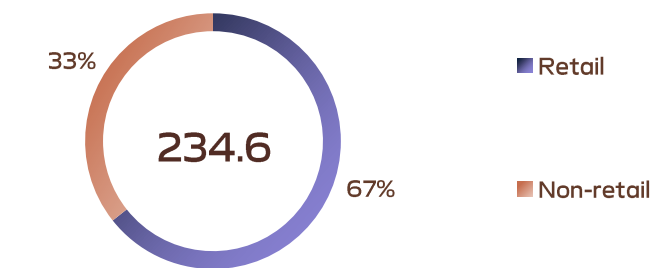
Customers' Deposits (AED bn)



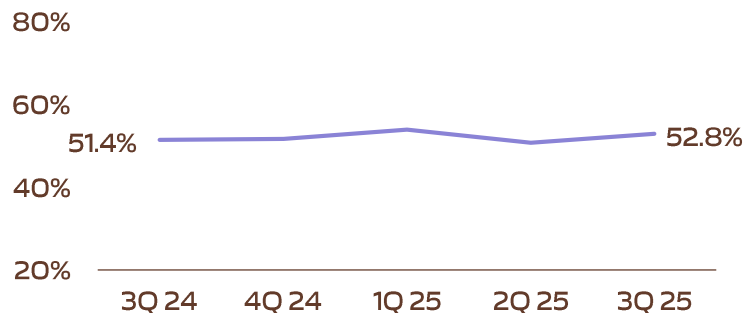
Customers' Deposits Movement YTD (AED bn)



Customers' Deposits Composition (AED bn)



CASA % of Total Deposits (%)

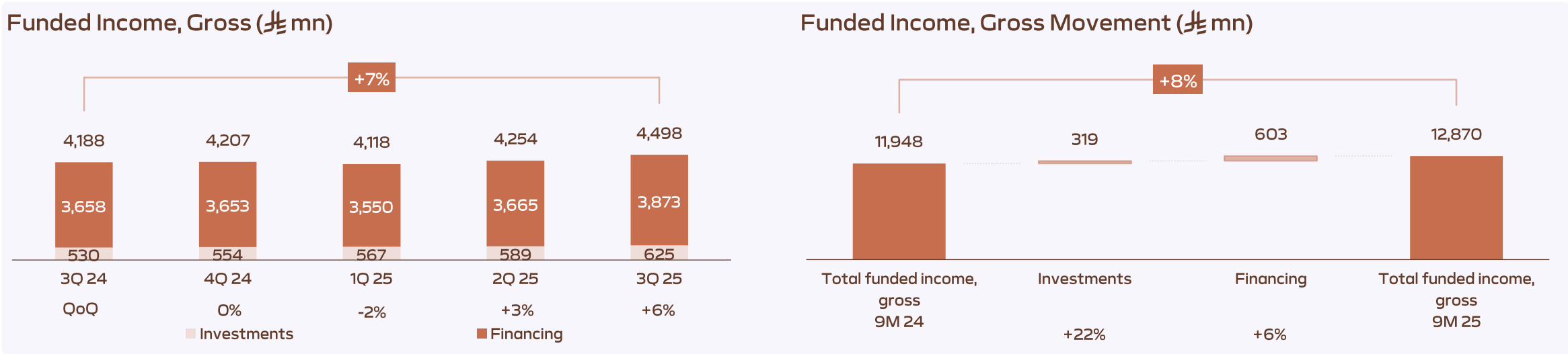


## Management Commentary

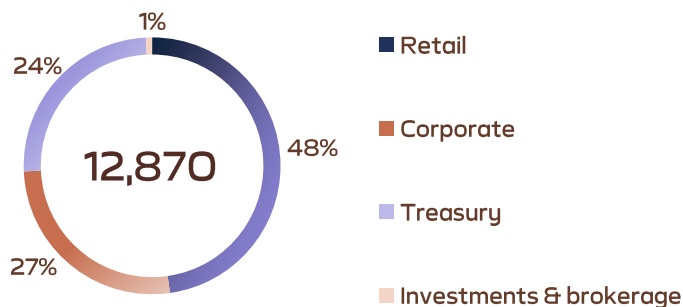
- Deposits rose by 11% during 9M 2025 driven by growth in CASA and time deposits of 14% and 9% respectively.
- CASA Deposit composition improved by 147bps.
- Total deposits comprise of 67% retail and 33% non-retail deposits as of September 30<sup>th</sup>, 2025.

# Income from Financing & Investments

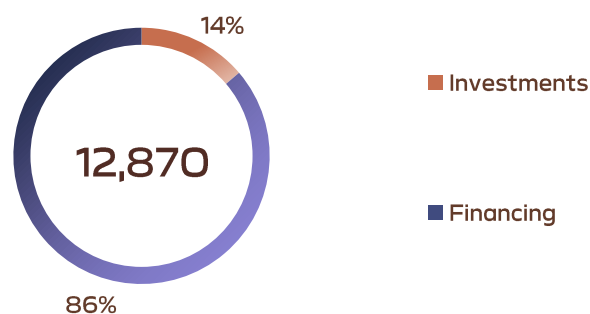
Gross funded income continues a healthy growth driven by 22% growth in investment income and 6% growth in financing income



Funded Income, Gross Composition (ﷲ mn)



Funded Income, Gross Composition (ﷲ mn)



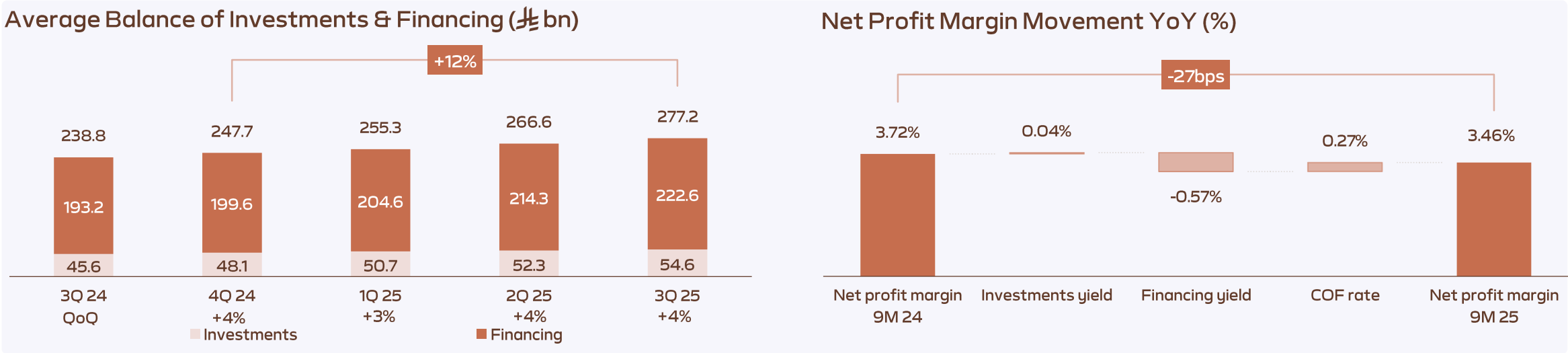
## Management Commentary

- Gross funded income for 9M 2025 increased by 8% YoY to ﷲ12,870mn from a 22% increase in investment income and a 6% rise in financing income.
- Income from financing makes up 86% of total gross funded income and income from investments comprises 14%.

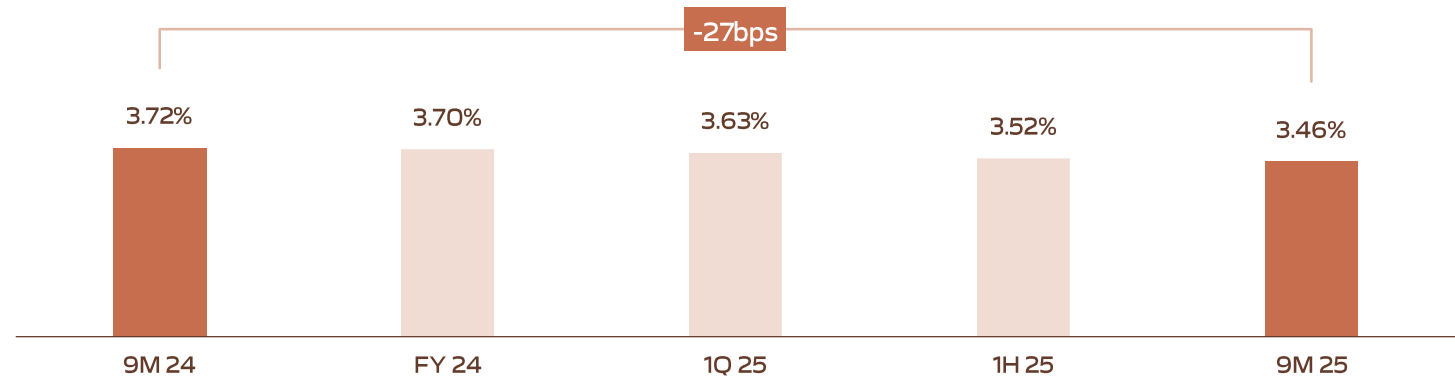


# Net Profit Margin

Average balance of investments and financing grew 12%; while net profit margin decreased 27bps YoY



## Net Profit Margin YTD (%)



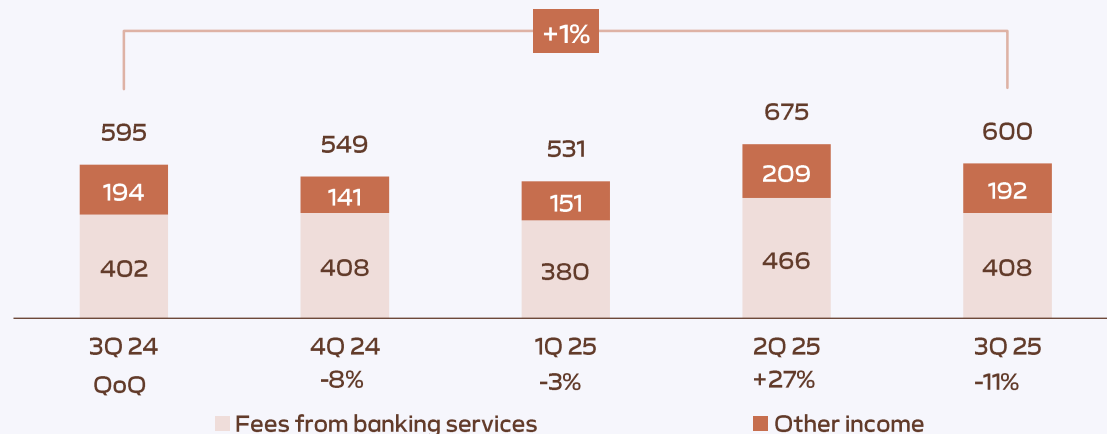
## Management Commentary

- Average balance of investments and financing grew 16% YoY.
- Net profit margin decreased by 27bps YoY to 3.46% in 9M 2025.

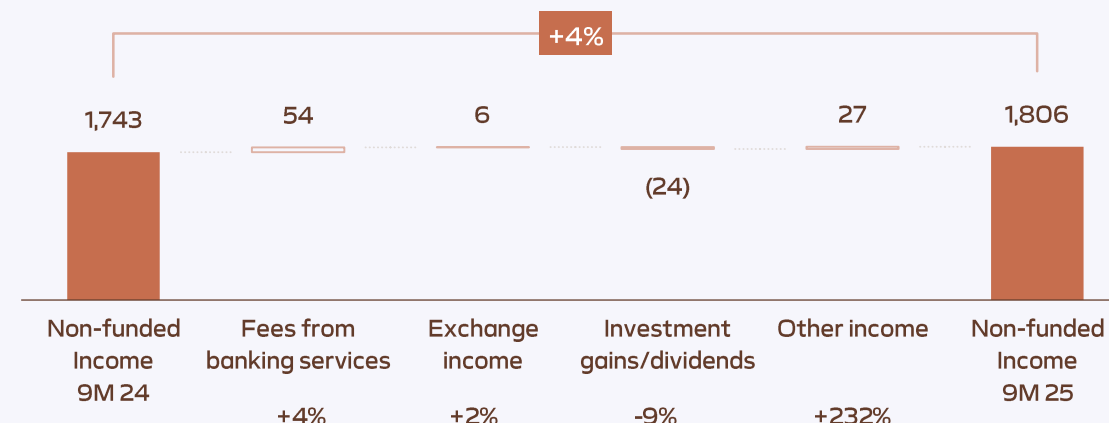
# Fee and Other Income

Non-funded income for 9M 2025 increased by 4% YoY

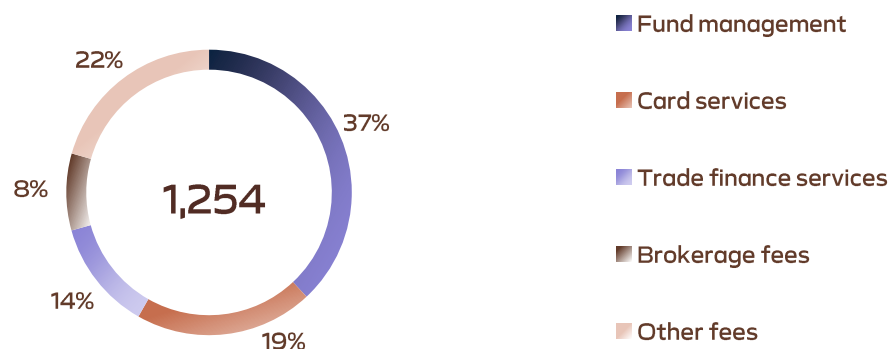
Non-Funded Income (ﷲ mn)



Non-Funded Income Movement YoY (ﷲ mn)



Fees from Banking Services Composition (ﷲ mn)

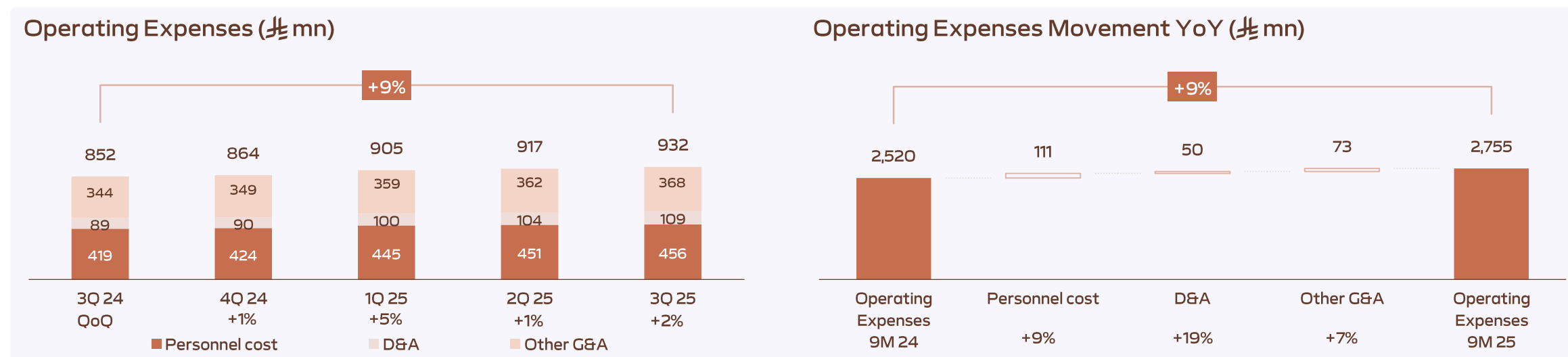


## Management Commentary

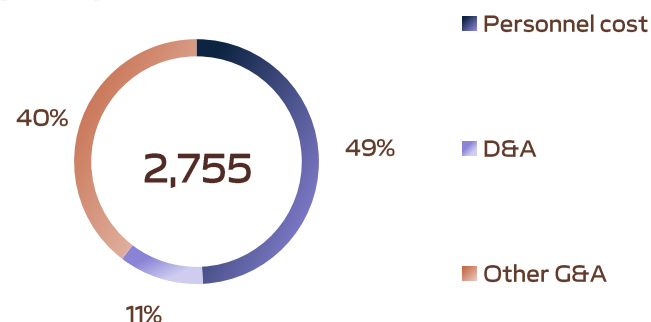
- Non-funded income for 9M 2025 increased 4% YoY to ﷲ1,806mn from improved in fees from banking services and exchange income.
- Fund management fees comprise the majority of fees from banking services at 37%, while other fees account for 22%, card services for 19%, and trade finance services and brokerage fees represent 14% and 8% respectively.

# Operating Expenses

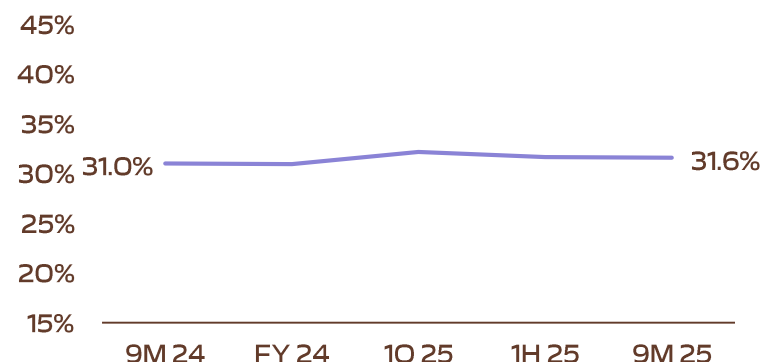
Operating expenses grew by 9% YoY, driven by higher employee and G&A costs



## Operating Expenses Composition (ﷲ mn)



## Cost to Income Ratio (%)



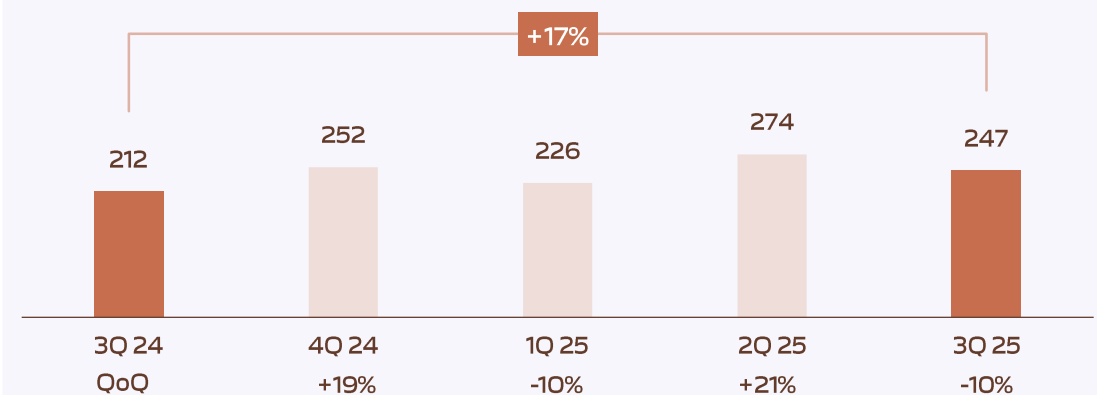
## Management Commentary

- Operating expense growth stabilized at 9% YoY, reaching ﷲ 2,755mn for 9M 2025.
- Personnel cost comprise the majority of operating expenses at 49%, while other G&A account for 40%, and D&A represent 11%.
- Cost to income ratio increased YoY from 31.0% to 31.6%.

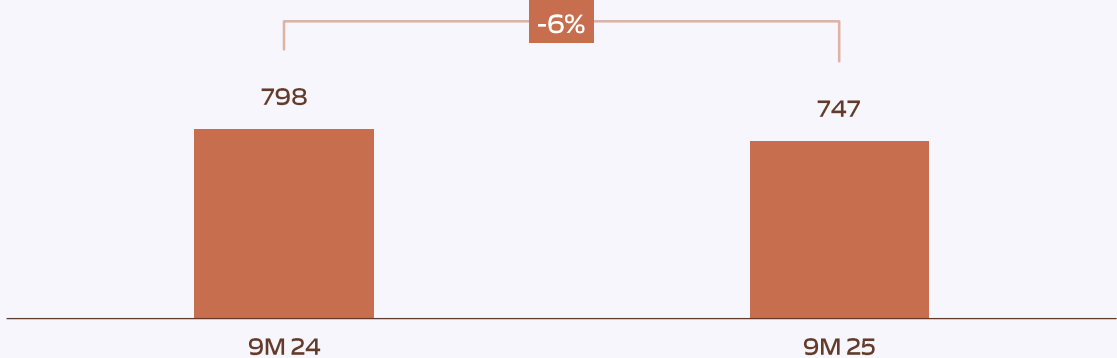
# Impairments for Financing

Cost of risk for 9M 2025 improved by 10bps to 0.46%

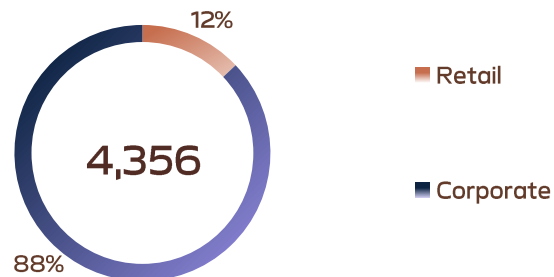
Impairments for Financing (ﷲ mn)



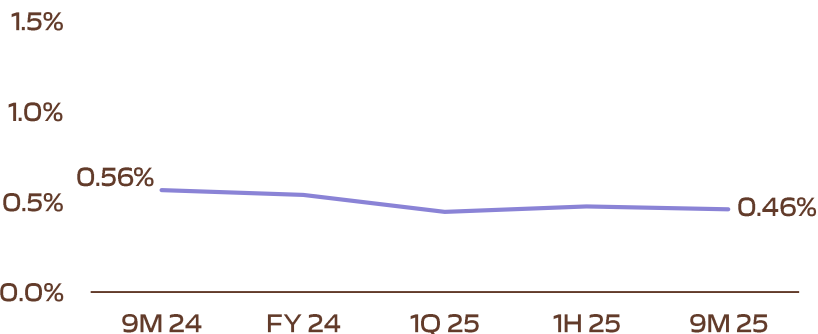
Impairments for Financing (ﷲ mn)



Impairments Allowance Composition (ﷲ mn)



Cost of Risk (%)



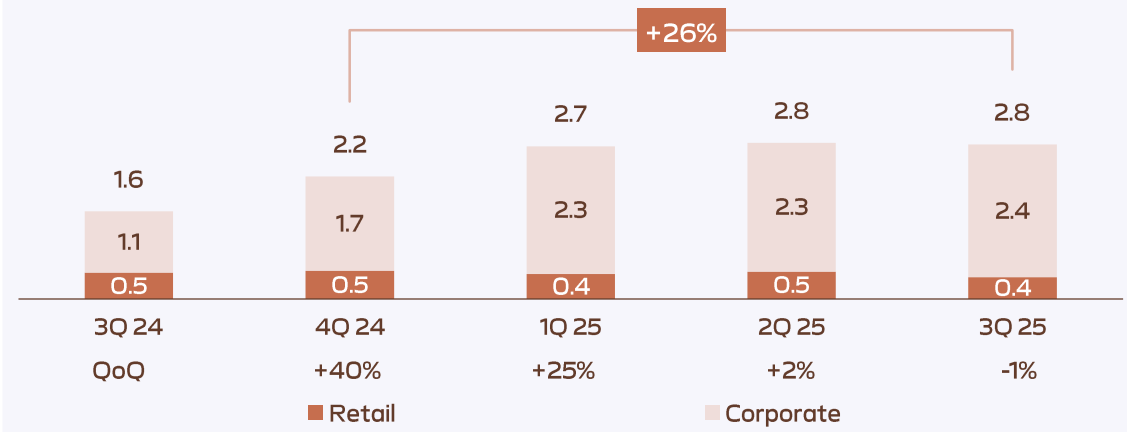
## Management Commentary

- 9M 2025 impairment charge for financing decreased by 6% YoY to ﷲ 747mn.
- Cost of risk for 9M 2025 improved by 10bps YoY to 0.46%.
- 88% of impairment allowance in 9M 2025 pertains to corporate and 12% is for retail financing.

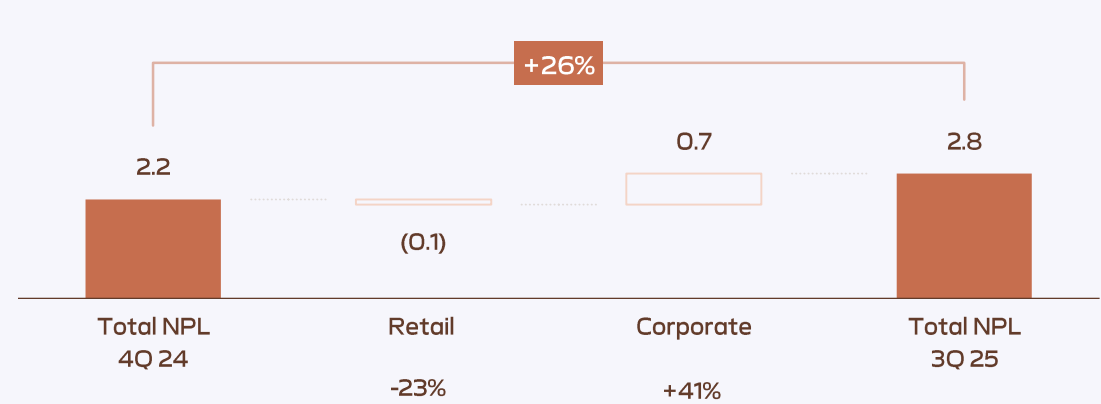
# Non-Performing Loans

NPL ratio increased YoY

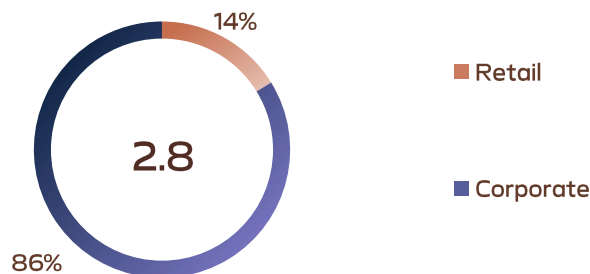
Non-Performing Loans, Gross (ﷲ bn)



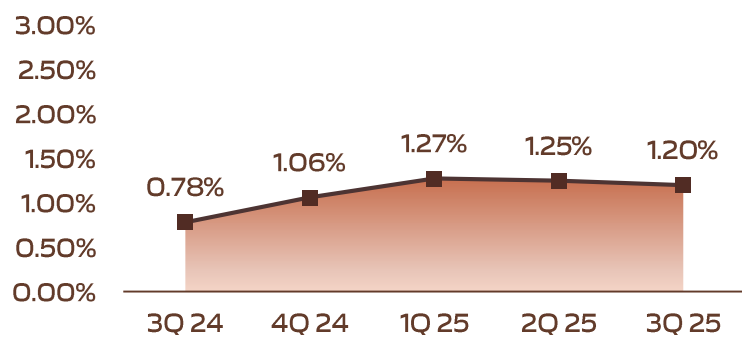
NPL, Gross Movement YTD (ﷲ bn)



NPL Composition (ﷲ bn)



NPL Ratio (%)



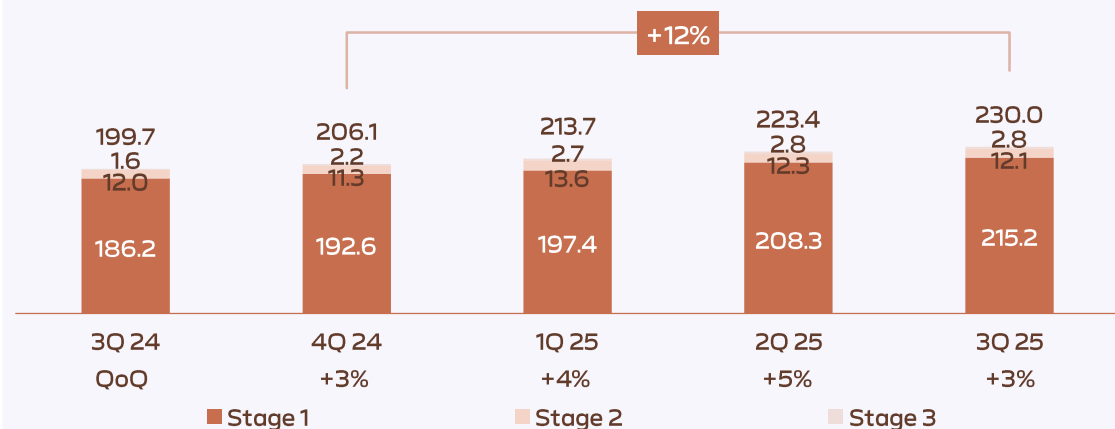
## Management Commentary

- NPL ratio increased by 42bps YoY to 1.20% in 3Q 2025.
- Retail financing, which account for the smaller proportion of NPLs, decreased by 23%, while corporate NPLs increased by 41% YoY.
- The NPL ratio for retail stood at 0.7% while corporate stood at 1.4% as at 3Q 2025.

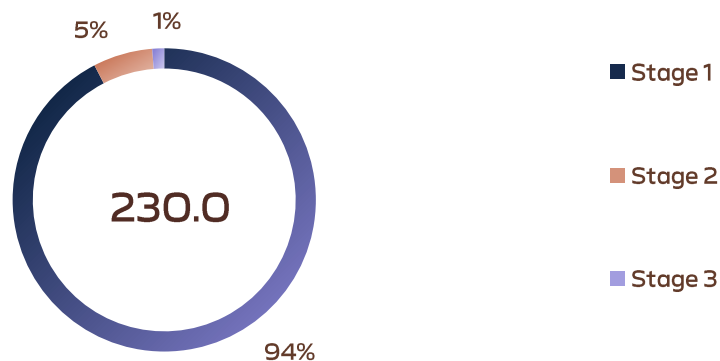
# NPL Coverage

NPL coverage decreased YoY

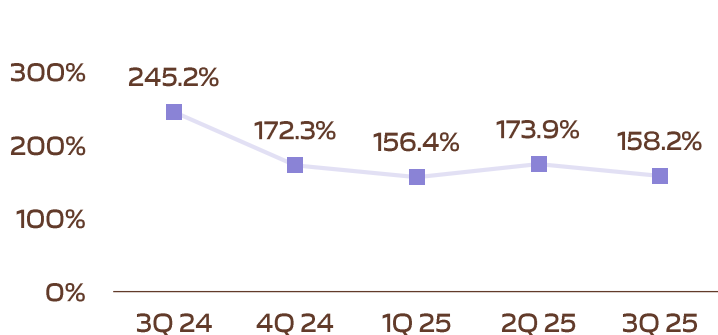
Stage-Wise Financing, Gross (ب.م.د bn)



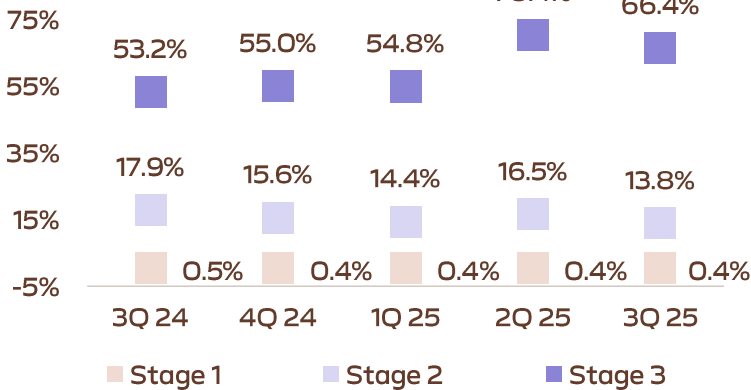
Stage-Wise Financing, Gross Composition (ب.م.د bn)



NPL Coverage Ratio (%)



Stage-Wise Coverage (%)

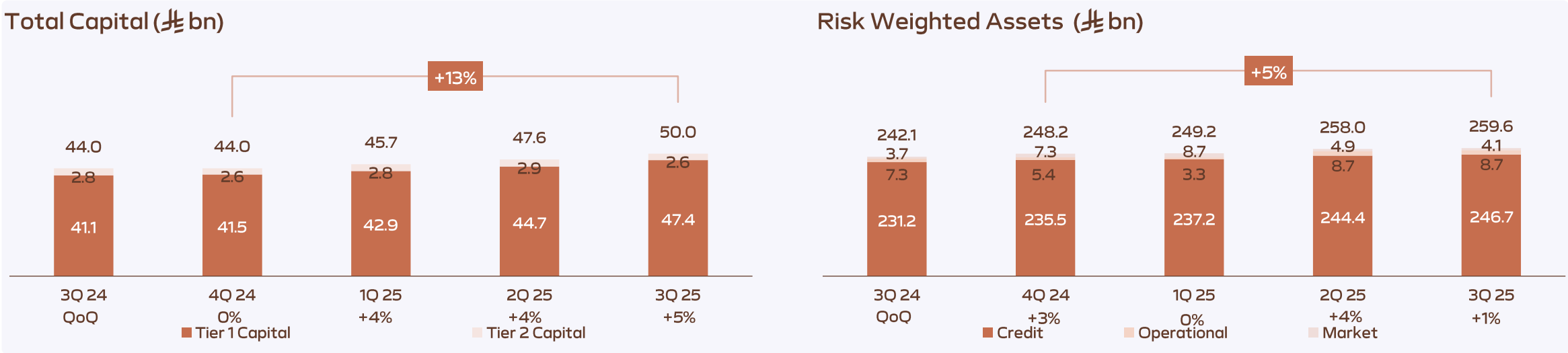


## Management Commentary

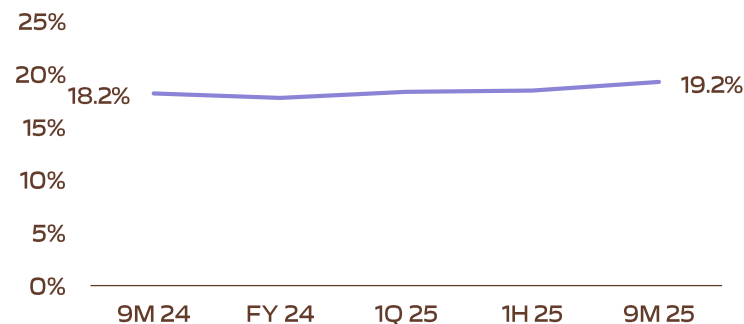
- NPL coverage decreased by 87.0ppts YoY to 158.2%.
- Stage 3 coverage improved YoY to reach 66.4%.

# Capitalization

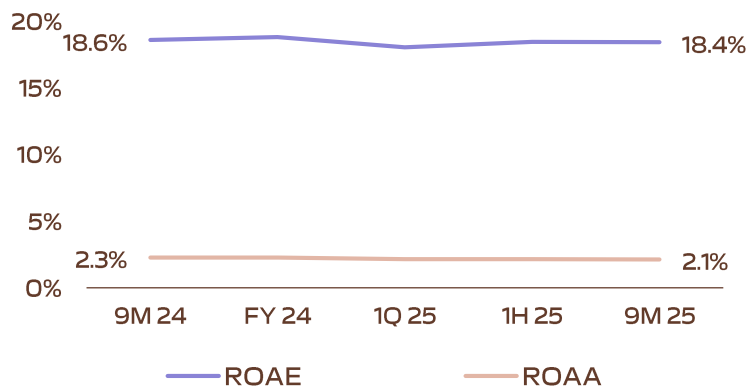
Capital and liquidity ratios remained healthy. ROE slightly decreased by 17bps YoY



## Capitalization (%)



## Profitability (%)



## Management Commentary

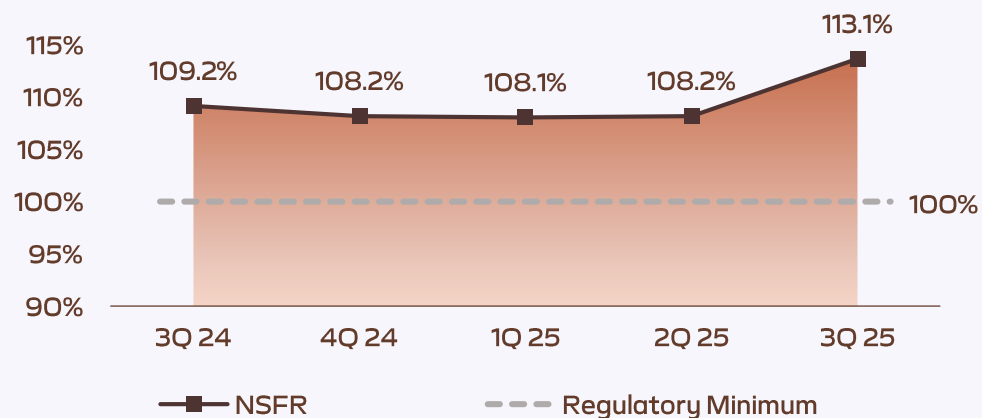
- Total Capital grew 13% to ﷲ 50.0bn YTD and Risk Weighted Assets grew 5% YTD.
- CAR increased by 10bps YoY to 19.2%
- ROE saw an decreased of 17bps YoY and ROA decreased 14bps YoY.



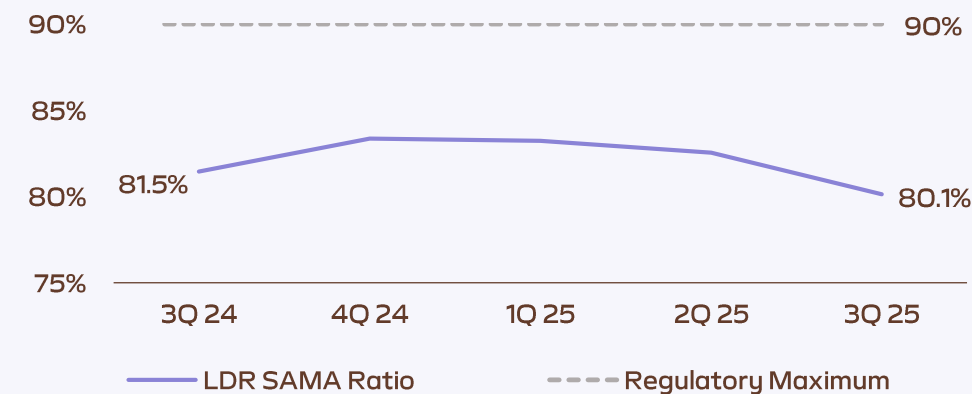
# Liquidity

Alinma's liquidity position is healthy and comfortably within regulatory limits

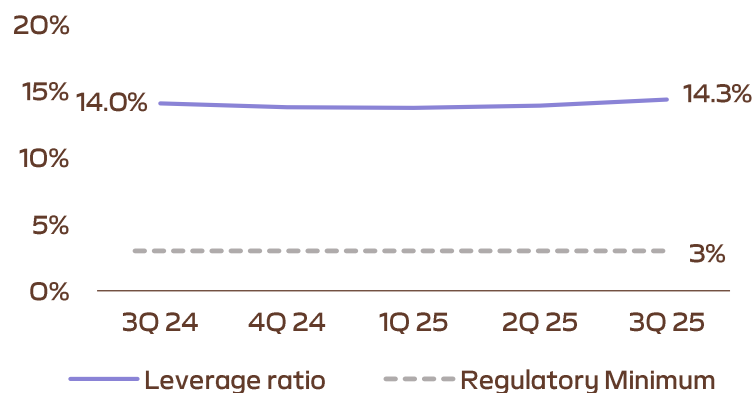
## NSFR (%)



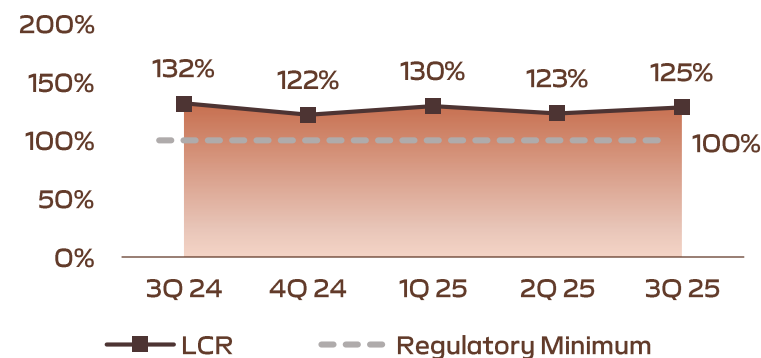
## LDR SAMA Ratio (%)



## Leverage Ratio (%)



## LCR (%)



## Management Commentary

- NSFR increased by 3.9ppts YoY to reach 113.1%.
- LDR ratio decreased 1.4ppts YoY to 80.1%.
- The leverage ratio increased 0.3ppts YoY to 14.3%.
- LCR decreased by 7ppts YoY to 125%.

# Segmental Performance

Q3 2025



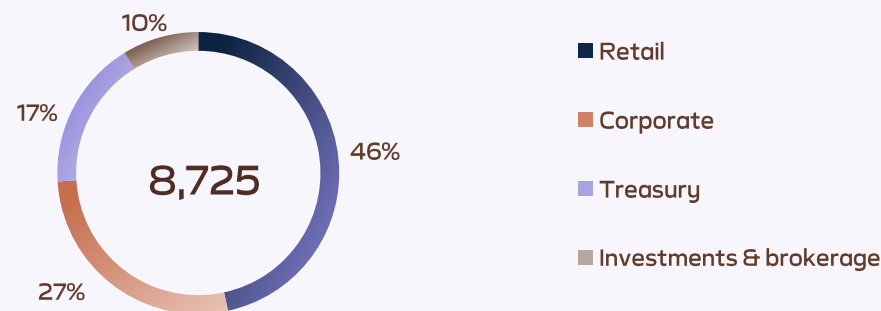
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# Segmental Performance Highlights

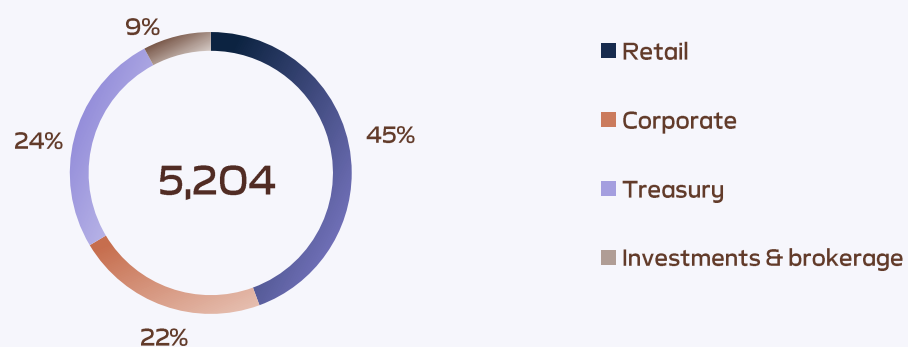
Retail and corporate comprise the majority of segmental income



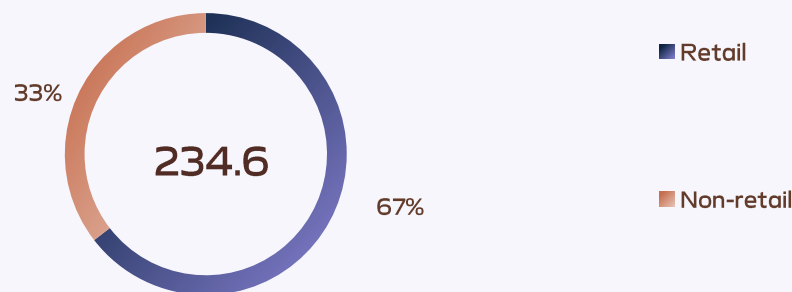
Operating Income Composition (ﷲ mn)



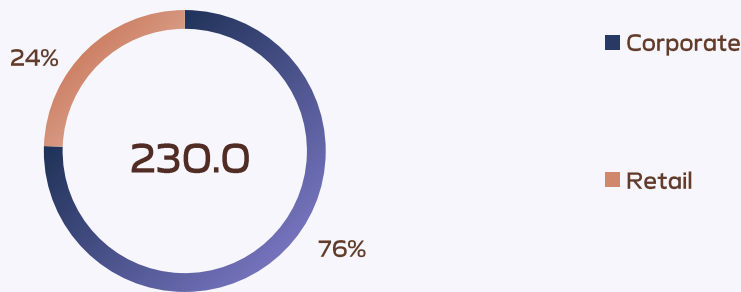
Net Profit Before Zakat Composition (ﷲ mn)



Customers' Deposits Composition (ﷲ bn)



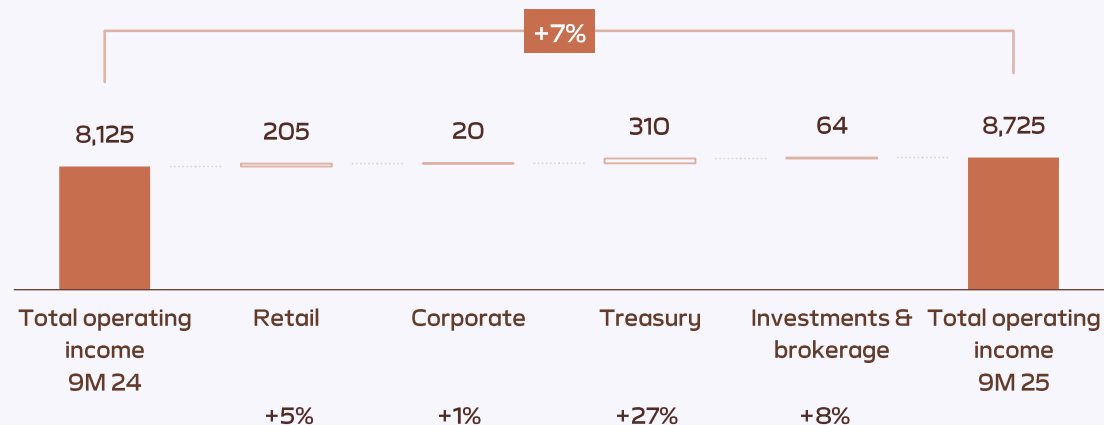
Financing, Gross Composition (ﷲ bn)



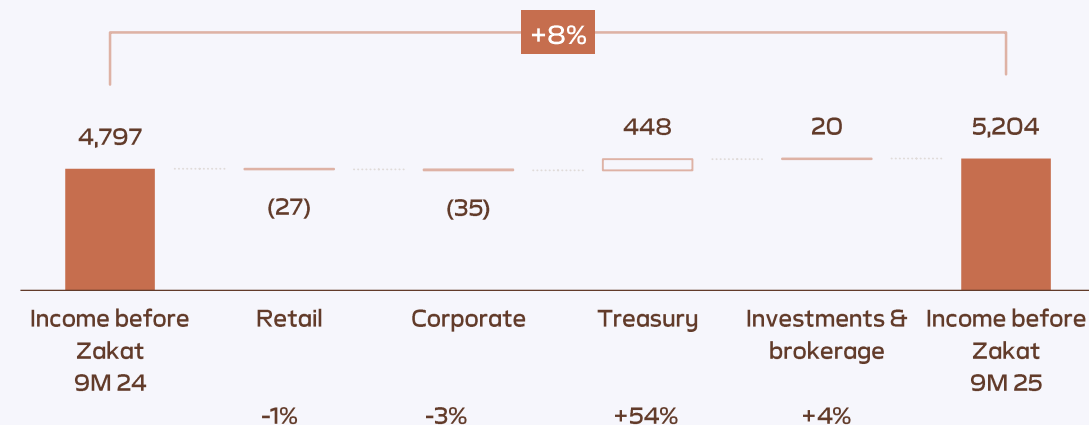
# Segmental Performance Highlights

Retail and Corporate reported growth in operating income YoY

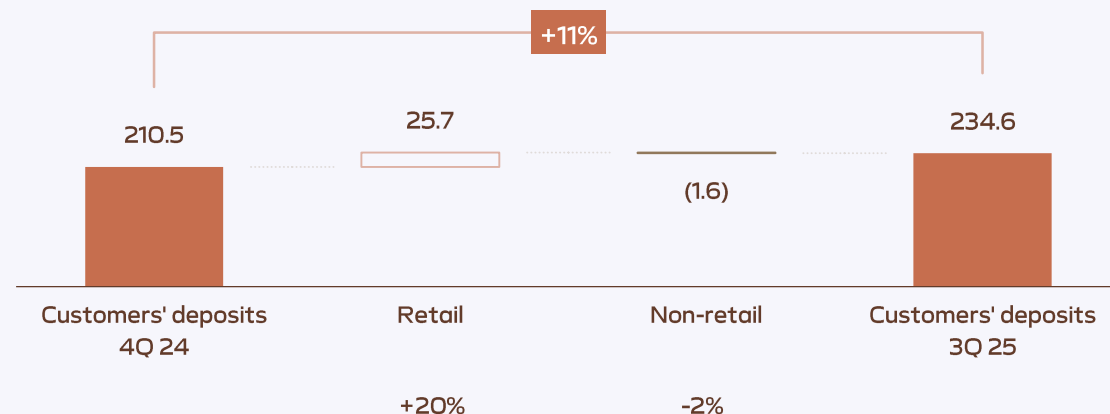
## Operating Income Movement YoY (ﷲ mn)



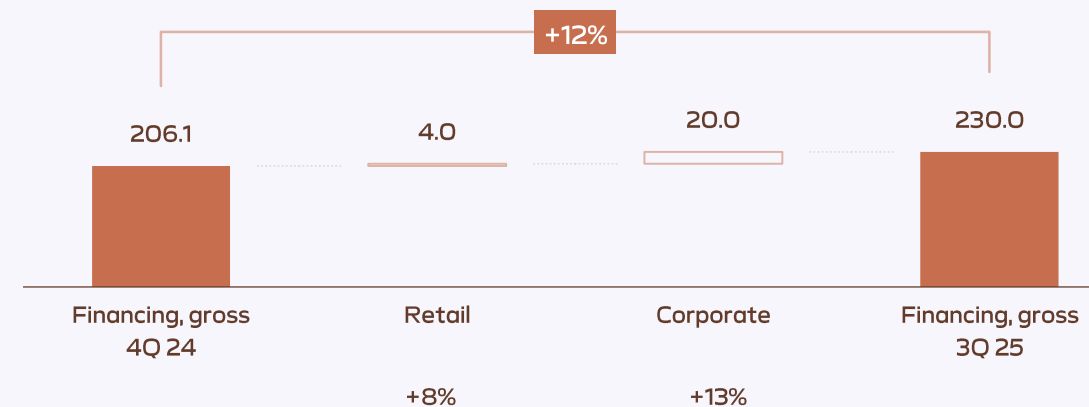
## Net Income Before Zakat Movement YoY (ﷲ mn)



## Customers' Deposits Movement YTD (ﷲ bn)



## Financing, Gross Movement YTD (ﷲ bn)

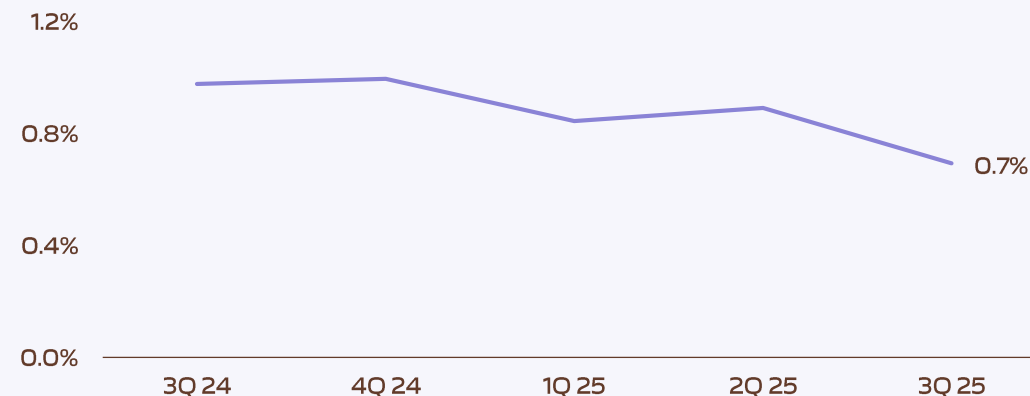


# Segmental Performance - Retail

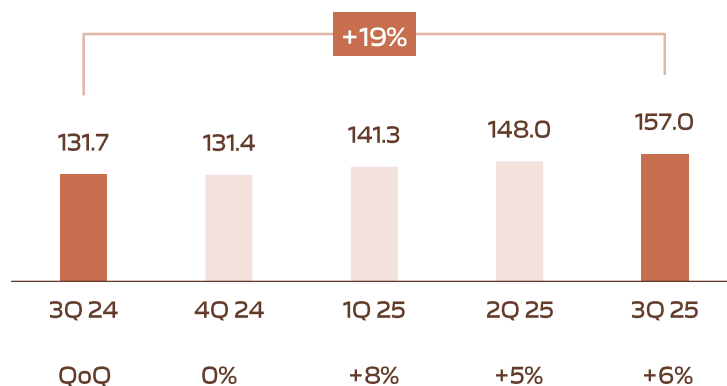
Financing and deposit growth driving operating income growth of 5% YoY

ﷲ (mn)	9M 2025	9M 2024	Δ%	3Q 2025	3Q 2024	Δ%
Income from investments and financing, net	3,680	3,510	+5%	1,270	1,204	+5%
Fees from services & other income	371	336	+10%	122	118	+3%
<b>Total operating income</b>	<b>4,052</b>	<b>3,847</b>	<b>+5%</b>	<b>1,392</b>	<b>1,322</b>	<b>+5%</b>
Total operating expenses	1,692	1,392	+21%	560	460	+22%
Total charges/(reversals) for impairments	36	103	-65%	22	26	-13%
<b>Income for the period before zakat</b>	<b>2,324</b>	<b>2,351</b>	<b>-1%</b>	<b>810</b>	<b>837</b>	<b>-3%</b>

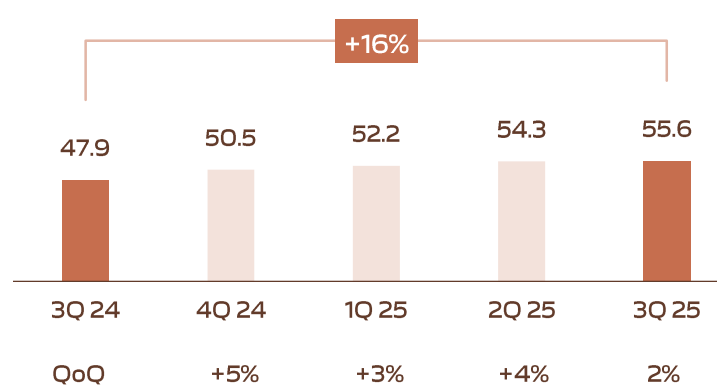
## Retail NPL (%)



## Retail Deposits (ﷲ bn)



## Retail Financing (ﷲ bn)



## Management Commentary

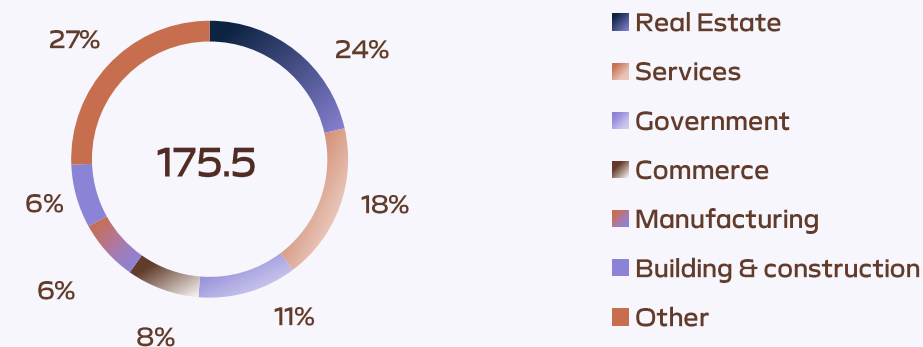
- Retail operating income grew by 5% YoY to ﷲ 4,052mn from 5% increase in funded income.
- Retail deposits increased 19% YoY while financing increased by 16% YoY.
- The retail NPL ratio decreased during 9M 2025 to 0.7%.

# Segmental Performance - Corporate

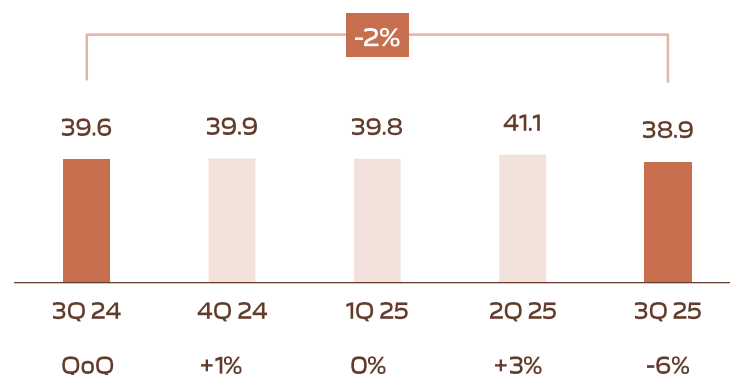
Corporate operating income increased by 1% during 9M 2025

₪ (mn)	9M 2025	9M 2024	Δ%	3Q 2025	3Q 2024	Δ%
Income from investments and financing, net	2,109	2,089	+1%	733	661	+11%
Fees from services & other income	287	288	0%	110	107	+2%
<b>Total operating income</b>	<b>2,397</b>	<b>2,377</b>	<b>+1%</b>	<b>843</b>	<b>768</b>	<b>+10%</b>
Total operating expenses	566	528	+7%	201	178	+13%
Total charges/(reversals) for impairments	712	696	+2%	225	187	+21%
<b>Income for the period before zakat</b>	<b>1,118</b>	<b>1,153</b>	<b>-3%</b>	<b>416</b>	<b>403</b>	<b>+3%</b>

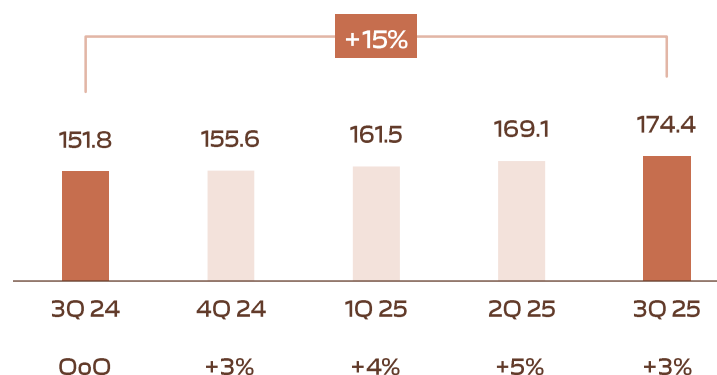
Financing, Gross Composition (₪ bn)



Corporate Deposits (₪ bn)



Corporate Financing (₪ bn)



## Management Commentary

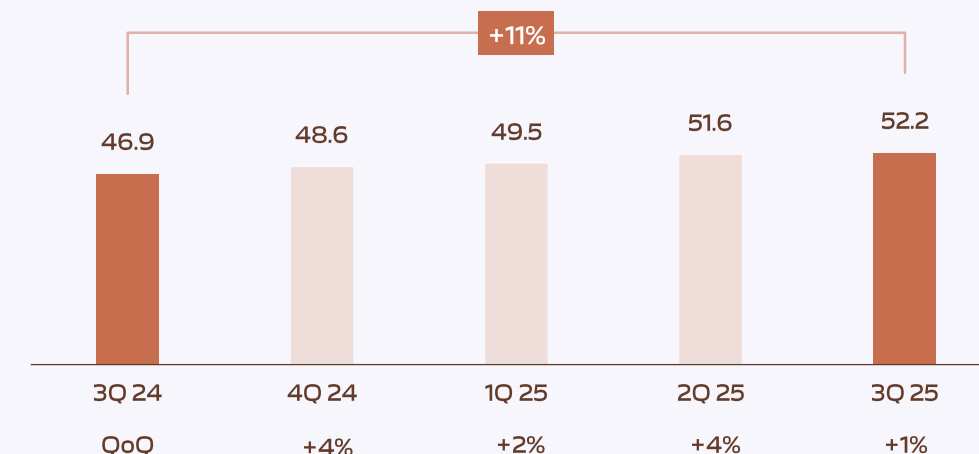
- Corporate financing increased by 12% YTD.
- Corporate financing rose by 15% YoY while corporate deposits decreased by 2% YoY.
- The corporate NPL ratio increased by 64bps YoY to 1.4%.

# Segmental Performance - Treasury

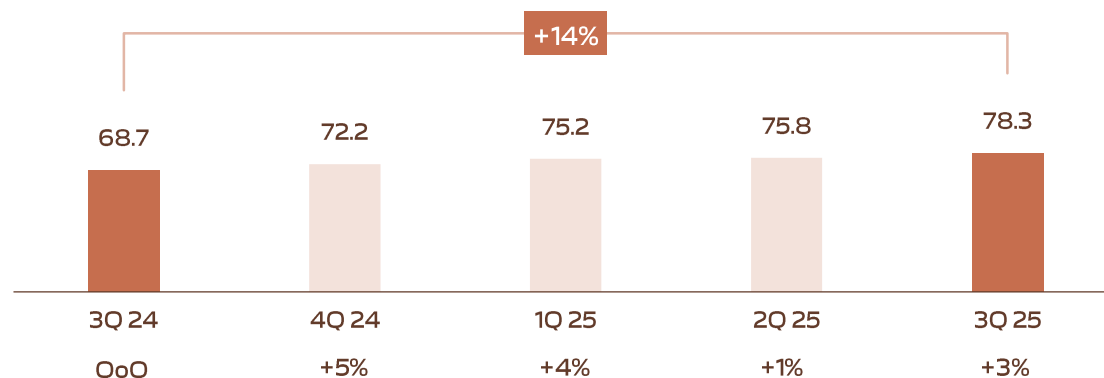
Operating income and net income increased YoY

₪ (mn)	9M 2025	9M 2024	Δ%	3Q 2025	3Q 2024	Δ%
Income from investments and financing, net	1,030	695	+48%	326	325	0%
Investment-related income	235	258	-9%	75	99	-24%
Fees from services & other income	175	177	-1%	57	63	-10%
<b>Total operating income</b>	<b>1,440</b>	<b>1,130</b>	<b>+27%</b>	<b>458</b>	<b>486</b>	<b>-6%</b>
Total operating expenses	154	293	-47%	52	97	-46%
Total charges/(reversals) for impairments	11	4	+187%	9	0	+100%
<b>Net operating income</b>	<b>1,275</b>	<b>833</b>	<b>+53%</b>	<b>396</b>	<b>390</b>	<b>+2%</b>
Share of loss from an associate and joint venture	(3)	(9)	-73%	(1)	(3)	-71%
<b>Income before Zakat</b>	<b>1,272</b>	<b>824</b>	<b>+54%</b>	<b>396</b>	<b>387</b>	<b>+2%</b>

## Investments (₪ bn)



## Treasury Assets (₪ bn)



## Management Commentary

- Treasury operating income increase by 27% YoY to ₪ 1,440mn in 9M 2025 due to increase in income from investment by 48%.
- Treasury assets rose by 14% YoY to ₪ 78.3bn, driven by 11% growth in the investment portfolio to ₪ 52.2bn.

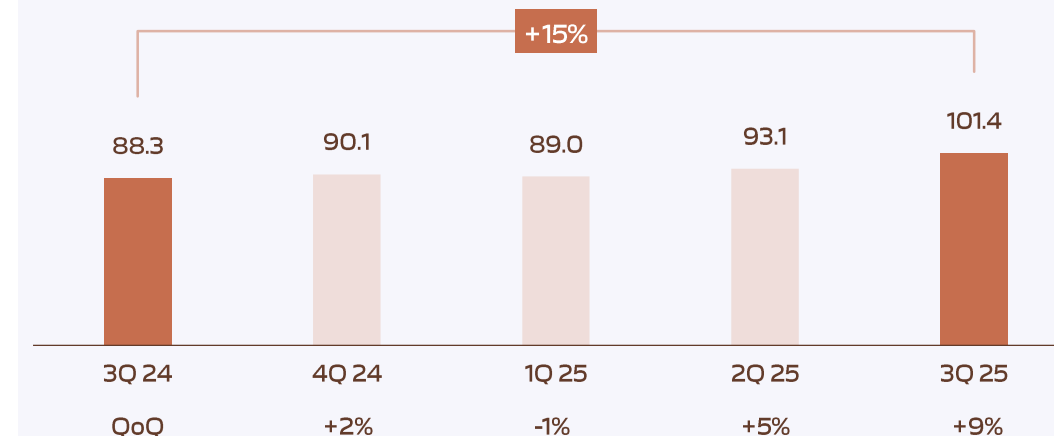


# Segmental Performance – Investments & Brokerage

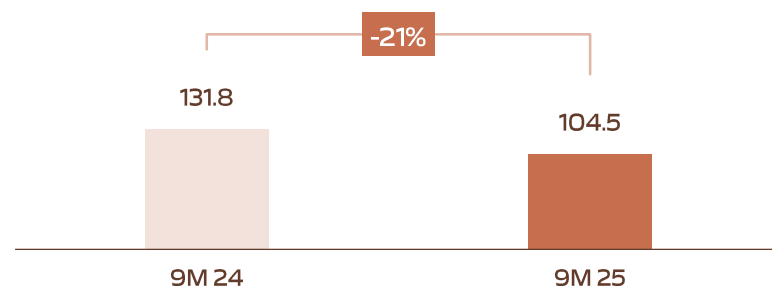
Operating income increased YoY

﷼ (mn)	9M 2025	9M 2024	Δ%	3Q 2025	3Q 2024	Δ%
Income from investments and financing, net	99	88	+12%	36	31	+17%
Fees from services & other income	737	683	+8%	236	207	+14%
<b>Total operating income</b>	<b>836</b>	<b>772</b>	<b>+8%</b>	<b>273</b>	<b>238</b>	<b>+14%</b>
Total operating expenses	343	307	+12%	119	118	+1%
<b>Income before zakat</b>	<b>489</b>	<b>469</b>	<b>+4%</b>	<b>154</b>	<b>125</b>	<b>+23%</b>

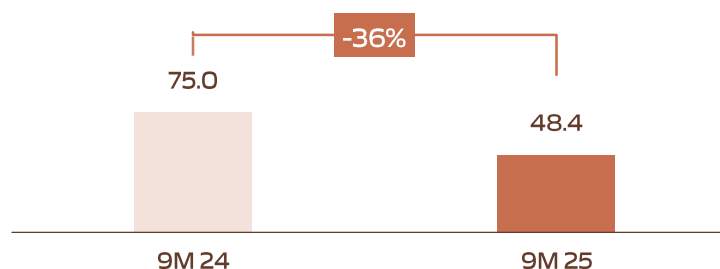
## Assets Under Management (﷼ bn)



## Brokerage Trading Income (﷼ mn)



## Brokerage Trading Values (﷼ bn)



## Management Commentary

- Investment and brokerage (I&B) operating income rose by 8% YoY to ﷼ 836mn from 8% increase in non-funded income.
- I&B net income increased 4% YoY.
- Brokerage trading income decreased by 21% YoY and brokerage trading values decreased 36% YoY, and AUM increased by 15% YoY.

# Outlook & Guidance





Q3 2025



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# Guidance

Acceleration of strategic execution drives a promising outlook for 2025

		3Q 2025A	2025G	Drivers
 <b>Balance Sheet</b>	Financing Growth	<b>+12%</b> YTD	Mid teens	Solid Mid-Corp, SME & Retail growth from strategic initiatives; continuing the growth in corporate financing
	Net Profit Margin	<b>3.46%</b> -27bps YoY	-20bps to -10bps	Declining rates, combined with higher CoF, guide for lower Net Profit Margin
 <b>Profitability</b>	Cost to Income Ratio	<b>31.6%</b>	Below 31%	Growth in income, digital investment & process optimization driving efficiencies
	Return on Equity	<b>18.4%</b>	Above 18.5%	Improving top line and efficiency driving improving ROE
 <b>Asset Quality</b>	Cost of Risk	<b>0.46%</b>	40-50bps	Cautiously expecting stable credit quality and NPL coverage
 <b>Capital</b>	CAR Pillar 1 (T I + T II)	<b>19.2%</b>	18%-19%	Improving top line with efficiencies in equity management

# Appendix

Q3 2025



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# Sustainability

Alinma released its 2024 Sustainability report

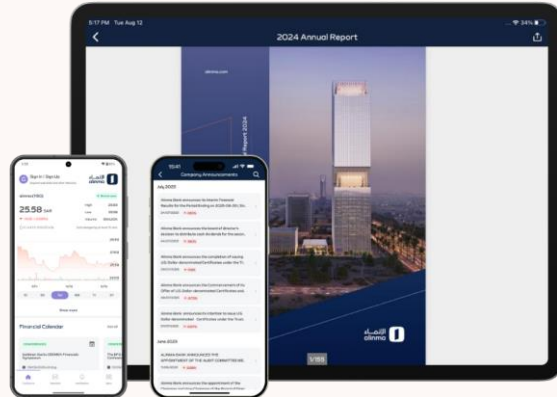
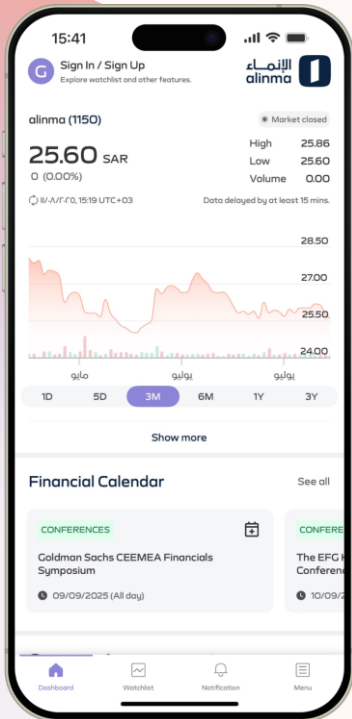


In the third annual sustainability report, we feature our sustainability commitments, strategy, and journey as part of our ongoing commitment to transparently communicating our sustainability credentials, performance, and progress.

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