

July 2026



Investor Presentation

2Q 2026

Accelerating innovation. Driving sustainable growth.





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01

Alinma Overview

Q2 2026



Accelerating innovation.
Driving sustainable growth.



History

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

Est. **2006**



Establishment

Alinma was established by Royal Decree by the Public Investment Fund (10%), the Public Pension Agency (10%) and the General Organization for Social Insurance (10%)

2007



Young Corporate Bank

Alinma began providing Shariah compliant banking services, asset management and brokerage services through its affiliates

2008



Publicly Listed Company

Alinma launched its IPO and became a publicly listed company on the Saudi Exchange (Tadawul)

2020



Major Capital Increase

Alinma increased its capital to $\text{SAR } 20$ billion from $\text{SAR } 15$ billion via stock dividends to fund the next stage of growth

2024



Major Capital Increase

Alinma increased its capital to $\text{SAR } 25$ billion from $\text{SAR } 20$ billion via stock dividends to fund the next stage of growth

2026



Major Capital Increase

Alinma increased its capital to $\text{SAR } 30$ billion from $\text{SAR } 25$ billion via stock dividends to fund the next stage of growth

Alinma Overview

One Step Ahead



Financial Position

Net Profit Margin
#2 in KSA

3.47%
(1Q 2026)

ROE
#2 in KSA

18.44%
(1Q 2026)

ROA
#2 in KSA

2.11%
(1Q 2026)



Rating Strength

Fitch

A-
(Stable)

Moody's

A2
(Stable)

S&P Global

A-
(Stable)



Retail Digital Snapshot

45.2Mn
Monthly
Average Users
(Smart Phone Users Logins)

1.5Mn
Daily
Average Users
(Smart Phone Users Login)

98.1%
Digital
Transactions



KSA Market Share

Assets
(1Q 2026)

6.8%

Financing
(1Q 2026)

7.5%

Deposits
(1Q 2026)

7.8%

NIB Deposits
(1Q 2026)

6.2%

Stock Highlights



293.5Mn
Volume Traded
(2Q 2026)



7.2Bn
Value Traded
(2Q 2026)



13.7%
Foreign Ownership
(30 June 2026)



10%
Owned by
Public Investment Fund



73.3Bn
Market Capitalization
(30 June 2026)



6.3Mn
Active
Customers

SOURCE: Bank Financial Statements, Tadawul

Management Team

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



Abdullah Ali Alkhalifa

MD & Chief Executive Officer



**Saleh Abdullah
Alzumaie**

Deputy Chief Executive Officer



Adel Saleh Abalkhail

Chief Financial Officer



Meshary Abdulaziz Aljubair

Chief Operating Officer



Jameel Naif Alhamdan

Chief Corporate Banking Officer



**Abdulrahman
Mohammed Alnasser**

Chief Retail Banking Officer



**Mahanna Abdulrahman
Abalkhail**

Chief Treasury Officer



Meshal Hamad Alrabiah

Chief Risk Officer



Saud Aied Almufaddaly

Chief Compliance Officer



Hisham Abdullah Alturaigi

Chief Credit Officer



Eyad Osama Alothman

Chief Legal & Corporate
Governance



**Mohammed Sultan
Alsehali**

Chief Internal Audit Officer



Yaser Abdulaziz Almarshde

Chief Sharia Officer



**Abdullah Mohammed
Alsalamah**

Chief Human Capital Officer

02

Strategy Update

Q2 2026



Accelerating innovation.
Driving sustainable growth.



The **most innovative and customer centric bank** in KSA with a focus on **profitability and building distinctive differentiation** leveraging AI



Most customer-centric

Engage clients with seamless & memorable AI-powered journeys across digital and physical channels, tailored value propositions, and exclusive investment opportunities



Most innovative

Lead with cutting-edge technology and AI to deliver segment-specific offerings, intelligent platforms, and beyond-banking digital services that set new market benchmark



Underpinned by a laser focus on profitability

Drive profitability through a scalable operating model, improved monetization, and streamlined cross-functional collaboration

Strategy 2030 vision and strategic objectives for the bank

**Become the most innovative and customer centric bank
in KSA with a focus on profitability and building distinctive differentiation leveraging AI**



Retail banking

Aspire to primacy with all customer segments we serve

Innovate with segment-specific offerings and bundles to drive acquisition and engagement

Delight through memorable customer journeys across digital and physical channels



Private banking

Set up market differentiating value propositions and service models for Private Banking clients

Offer world-class global and exclusive local investments opportunities and services



Corporate banking

Aspire to primacy for target domestic-oriented clients across segments & sectors with distinctive edge in SME financing

Upgrade transaction banking proposition for large corporates to become a private sector preferred gateway into KSA

Build best-in-class scalable operating model leveraging cutting-edge technology and AI



Digital banking

Develop intelligent banking platforms to drive primacy

Launch beyond banking digital offerings leveraging strategic partnerships and investments to drive innovation

Enhance operating model incl. monetization improvements & streamlined collaboration with other BUs and Subsidiaries



Treasury

Expand array of funding instruments and international funding partners

Grow FX and other prioritized offerings by unlocking flows from RBG/CBG

Shift investment composition for yield enhancement

Human Capital

AI, Technology, & Data

Credit, Risk and Compliance

Marketing

Operations

Strategy 2030 vision and strategic objectives for the bank

**Become the most innovative and customer centric bank
in KSA with a focus on profitability and building distinctive differentiation leveraging AI**



Retail banking



Private banking



Corporate banking



Digital banking



Treasury



Human Capital

Become #1 leading employer of choice across KSA banking sector



**AI, Technology,
& Data**

Establish the bank as a digital leader by driving innovative technology and data that set new local benchmarks



**Credit, Risk and
Compliance**

Leading risk-adjusted decisioning & pricing practices unlocking profitable exponential growth



Marketing

Kingdom's Top-5 brand – One Step Ahead with data-driven marketing



Operations

Market Leader in Operational Excellence driven by digitalization, with a client-first mindset

Strategy Progress Update

Driving changes across the businesses and group-wide

	Most customer-centric	Most innovative	Underpinned by a laser focus on profitability	Total
2030 Strategy Focus Areas	Engage clients with seamless & memorable AI-powered journeys across digital and physical channels, tailored value propositions, and exclusive investment opportunities	Lead with cutting-edge technology and AI to deliver segment-specific offerings, intelligent platforms, and beyond-banking digital services that set new market benchmark	Drive profitability through a scalable operating model, improved monetization, and streamlined cross-functional collaboration	87 Initiatives

2Q 2026 Achievements

- Launched alinma Fantasy, a gamified digital experience built around the FIFA World Cup, resulting in +100K NTB customers onboarded
- Financing guarantee program agreement with the Environment Fund
- Completed development of two AI use case families: proactive corporate customer engagement and credit underwriting for retail
- Introduced tailored lending and mortgage programs for affluent expats, with a client base of 30K
- 3rd largest asset manager in KSA by AUM as of Q1 2026, with a growth of +39% YoY as of Q2 2026
- launched a callable Profit Rate Swap (PRS) solution to expand Treasury hedging solutions for clients



Retail

Lead with primacy and GenAI-enabled capabilities



Strategy 2030 Focus Areas

01

Aspire to primacy with all segments served

- Roll out a client-centric primacy model across key segments
- Revamp engagement with primacy-led campaigns & KPIs

02

Innovate with segment-specific offerings and bundles

- Deliver tailored value propositions for high-value segments
- Launch digitally enabled products to drive acquisition

03

Delight through memorable customer journeys

- Deploy GenAI app companion & personalized journeys
- Enhance omnichannel experience via partnerships & data driven marketing



**alinma
Retail Vision**

Be the most innovative and customer-centric retail bank in KSA

Initiatives Started to Date

3/6 Initiatives Started

50%

Key Achievements

**2Q
2026**

New Products and Services



Introduced tailored lending and mortgage programs for affluent expats, with a client base of 30K



Launched the Visa Direct product, a new international transfer service that enables customers to instantly send funds to Visa cards worldwide

Distribution & Transformation

4

Branches were converted to branch new identity offering full banking services



Corporate

Scale primacy with leading corporate and transaction banking



Strategy 2030 Focus Areas

01

Aspire to primacy for target domestic-oriented clients

- Deliver sector-focused bundled solutions
- Build leading digital platform with personalized journeys

02

Upgrade transaction banking proposition for large corporates

- Strengthen trade finance via global partnerships
- Develop structured investment opportunities in KSA corporate credit

03

Build best-in-class scalable operating model

- Drive E2E digitalization of corporate journeys
- Leverage AI to optimize internal processes & drive operational efficiency



**alinma
Corporate Vision**

'Bank of choice' for corporates satisfying evolving beyond-lending needs with a focus on transaction banking

Initiatives Started to Date

3/7 Initiatives Started



43%

Key Achievements

**2Q
2026**

Growth in All Corporate Segments

**+7%
YoY**

Growth in Corporate financing including SMEs

**+23%
YoY**

Growth in booked assets under Mid-Corporate banking segment

**+28%
YoY**

Growth in SMEs financing

Distribution & Transformation

- Financing guarantee program agreement with the Environment Fund
- Cooperation agreement with Saudi EXIM Bank



Treasury

Diversify funding, expand FX, and optimize portfolio

Strategy 2030 Focus Areas

01

Expand array of funding instruments

- Strengthen funding planning across channels & products
- Drive product innovation to attract funding

02

Grow FX and other prioritized offerings

- Accelerate direct FX & derivatives business in collaboration with BUs
- Partner with FIs in the prioritized corridors

03

Shift investment composition for yield enhancement

- Optimize investment portfolios & HQLA composition
- Increase allocation to funds & high-yield corporate sukuk



alinma Treasury Vision

Optimize the bank's client offering through best-in-class treasury products and drive cost-efficient funding strategy

Initiatives Started to Date

5/5 Initiatives Started

100%

Key Achievements

2Q
2026

Expansion of Products and Volumes

\$100mn

Bilateral Borrowing

+24%
YoY

Growth in PRS volume

+106%
YoY

Growth in FX forwards volume

- Issued **ﷲ 3bn** and **\$500mn** of AT1 sukuk to refinance the **ﷲ 5bn** AT1 sukuk issued in 2021 as part of enhancing the capital position and diversifying funding sources
- launched a callable **Profit Rate Swap (PRS)** solution to expand Treasury hedging solutions for clients



Digital

Accelerate digital value creation



Strategy 2030 Focus Areas

01

Develop intelligent banking platforms

- Build AI-powered platforms with personalized journeys for retail, corporate and private customers

02

Launch beyond banking digital offerings

- Launch digital marketplaces & BaaS offerings
- Drive strategic partnerships & investments with fintech players

03

Enhance operating model incl. monetization improvements

- Drive E2E customer journey digitization & streamline cross-BU collaboration
- Accelerate value creation through enhanced go-to-market levers



alinma Digital Vision

Become the Leader in Intelligent Digital Banking in KSA, leaping local competitors

Initiatives Started to Date

7/10 Initiatives Started



Key Achievements

**2Q
2026**

Expansion of Products, Services, Partnerships, and Innovation

- Launched alinma Fantasy, a gamified digital experience built around the FIFA World Cup, resulting in +100K NTB customers onboarded.
- Marketplace:
 - Introduced Daleel Store
 - Enabled payments with Akthar Points
 - Pay using CC with installment options
- Established a strategic partnership with a key university in Riyadh to build an innovation ecosystem, offer financing solutions for students, and develop future banking talent
- Multi-owner business onboarding for iz business
- Open new sub and saving accounts for alinma business
- Subscription service to business bills for alinma business

Business Growth

98%

Digital Penetration
(Onboarding)

103%

Personal Finance
Sales YoY Growth

34%

Active Customers
YoY Growth

98%

Digital Penetration
(Transactions)

126%

Credit Card Sales
YoY Growth

20%

Engaged Customers
YoY Growth



Human Capital

Build a future-ready, high-performing workforce



Strategy 2030 Focus Areas

01

Drive workforce planning and talent optimization

- Implement strategic workforce planning across the group
- Design AI-enabled, tailored learning journeys aligned to future skills

02

Elevate internal culture & talent experience

- Embed Strategy 2030 & core values across the organization
- Enhance employee experience through engagement & well-being initiatives

03

Revamp HC operating model leveraging tech. & analytics

- Optimize employee lifecycle by leveraging advanced analytics and Gen-AI



alinma
Human Capital Vision

Become #1 leading employer of choice across KSA banking sector

Initiatives Started to Date

3/4 Initiatives Started



Key Achievements

**2Q
2026**

Strengthening Talent, Culture & Employee Wellbeing



Achieved Global Islamic Finance Innovation Awards in Outstanding Learning & Development program



Initiated employee participation in the Data & AI Training General Calendar

Training & Development

+12,240

Training Hours delivered across multiple learning areas

+1,135

Of employees received core, technical, and leadership training

Workforce

23%

Female percentage

97%

Saudization rate



AI, Technology, and Data

Unlock value through AI, innovation and partnerships

Strategy 2030 Focus Areas

01

Deliver high-impact AI use cases

- Deliver customer-centric & operational use cases
- Unlock revenue through data, AI & open APIs

02

Build scalable data foundation

- Build a robust data architecture & single source of truth
- Establish future proof tech stack & infrastructure

03

Accelerate next-gen tech architecture

- Scale agile & DevSecOps practices
- Enable cloud-ready, scalable infrastructure

04

Expand tech partnerships ecosystem

- Conduct strategic diligence on bank-wide technology needs
- Identify strategic opportunities for tech partnerships



alinma AI, Technology, & Data Vision

Establish the bank as a digital leader by driving innovative technology and data that set new local benchmarks

Initiatives Started to Date

8/11 Initiatives Started



Key Achievements

**2Q
2026**

AI Use Cases



Completed development of two AI use case families: proactive corporate customer engagement and credit underwriting for retail

Agile Delivery Scale & Operational Resilience

32

Squads launched & operational

66

Applications running active-active architecture

Data and AI Capability Building

12

AI Awareness initiatives developed and planned to be launched

4

Squads launched to support agile AI use case development



Alinma Capital

Establish a scaled, tech-enabled investment and capital markets platform



Strategy 2030 Focus Areas

01

Lead asset management with wealth advisory services and innovation

- Forge partnerships with global AMs to co-develop funds
- Set up a top-tier wealth advisory team
- Set up local and global distribution in key markets

02

Build distinctive brokerage-related engagement models

- Explore M&A opportunities to accelerate growth
- Launch cutting-edge app with engagement features and modules
- Establish institutional trading and market-making capabilities

03

Establish a leading CM&IB platform

- Develop partnerships with leading investment banks
- Launch a capital markets digital platform for DCM
- Set up specialized ECM, DCM, and M&A coverage teams

04

Build a scalable, tech-enabled operating model

- Digitize processes and decision-making with analytics
- Enhance CX with AI-powered wealth companion and personalization
- Retain talent through revamped careers and perf. management



**alinma
capital Vision**

Scale delivery of innovative investment solutions to individual & institutional segments

Initiatives Started to Date

9/13 Initiatives Started



69%

Key Achievements

**2Q
2026**

New Products & Services



Launched a new Private Fund with AUM of **ﷲ 447mn**

Transactions & Business Growth

**ﷲ 129.7bn
+39% YoY**

Assets Under Management

3rd

Largest

asset manager in KSA by AUM as of Q1 2026



Alinma Pay

Build a scalable, client-centric digital payments platform



Strategy 2030 Focus Areas

01

Lead in digital payments through personalized and innovative solutions

- Unlock new revenue streams through partnerships and open banking
- Enhance infrastructure and build leading marketplace with offerings

02

Revamp operating model to enable data-driven decisions and execution

- Streamline and digitize internal processes and decision-making
- Attract, develop, and retain top talent by revamping career trajectories and performance mgmt.



**alinma
pay Vision**

Disrupting the KSA payments space through seamless intelligent customer journeys and a clear path to profitability

Initiatives Started to Date

7/8 Initiatives Started



88%

Key Achievements

**2Q
2026**

Strategic Growth & Engagement



Onboarded +13,000 kids, in addition to +7,000 kids via a strategic government partnership



Achieved significant market entry into the merchant business segment through targeted new products

+10%

Growth in customer engagement by leveraging the excitement of the World Cup event to launch interactive financial tools, driving a massive surge in e-wallet engagement



Enablers

Marketing, Operations, Credit, Risk, and Compliance enable the businesses to drive scalable growth with discipline



Strategy 2030 Focus Areas

01

Promote Marketing ROI-driven mindset with use of advanced technologies

- Embed an ROI-driven mindset
- Leverage advanced MarTech capabilities
- Optimize marketing effectiveness through data-driven insights and analytics

02

Optimize the internal processes leveraging best designs & capability

- Streamline and digitalize internal processes using next-gen technologies
- Improve productivity through advanced technologies
- Embed innovation to continuously optimize operations

03

Build best-in-class scalable operating model for Credit, Risk, and Compliance to drive efficiency and speed

- Digitize and streamline credit processes
- Embed Gen-AI into enterprise risk processes to enhance decision-making
- Deploy AI-powered fraud prevention capabilities
- Leverage AI for compliance automation and AML enhancement

Initiatives Started to Date

16_{/23} Initiatives Started
70%

Key Achievements

2Q
2026

+39%
YoY

Operations productivity growth

Key Achievements & Business Growth

+316K

Registered customers in Alinma Fantasy, a gamified digital experience built around the FIFA World Cup



Obtained ISO 37301:2021 Compliance Management Systems certification

03

Historical Financial Performance

Q2 2026



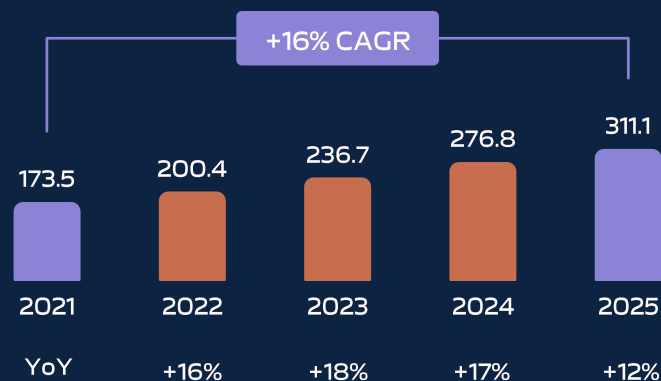
Accelerating innovation.
Driving sustainable growth.



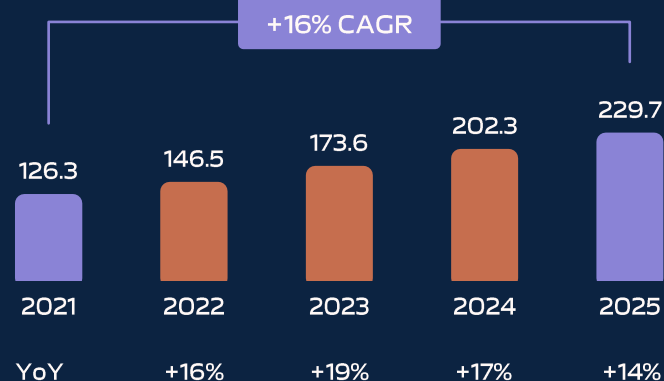
Balance Sheet Track Record

Solid history of strong balance sheet momentum...

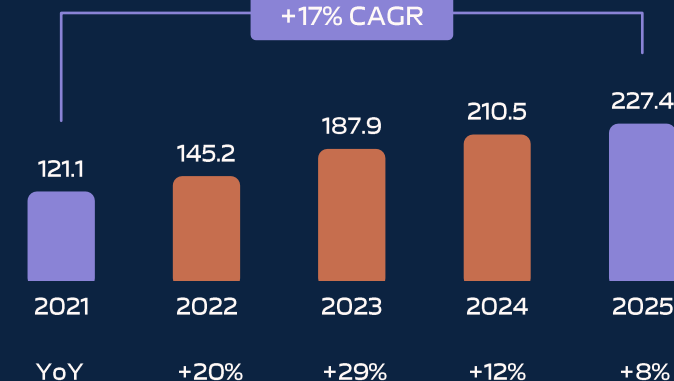
Total Assets (AED bn)



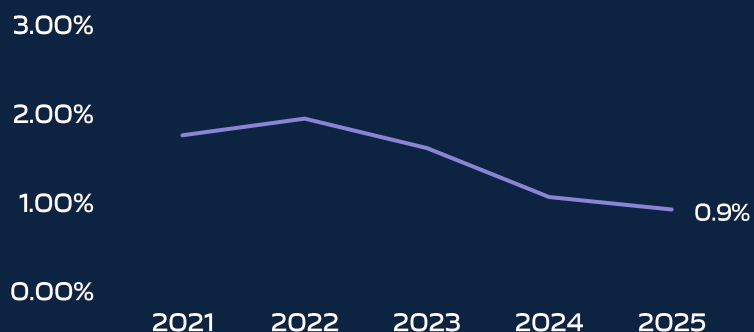
Financing (AED bn)



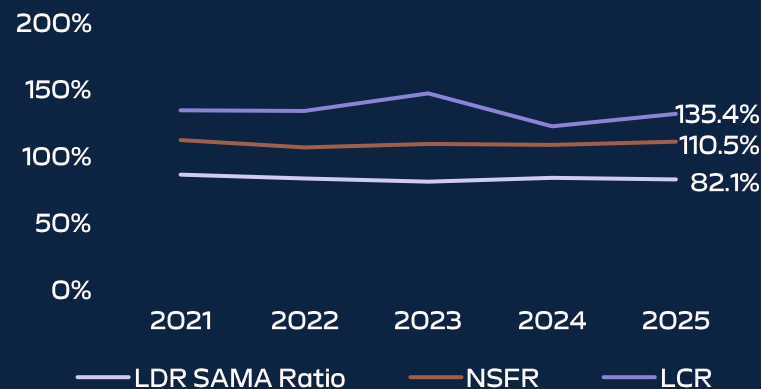
Customers' Deposits (AED bn)



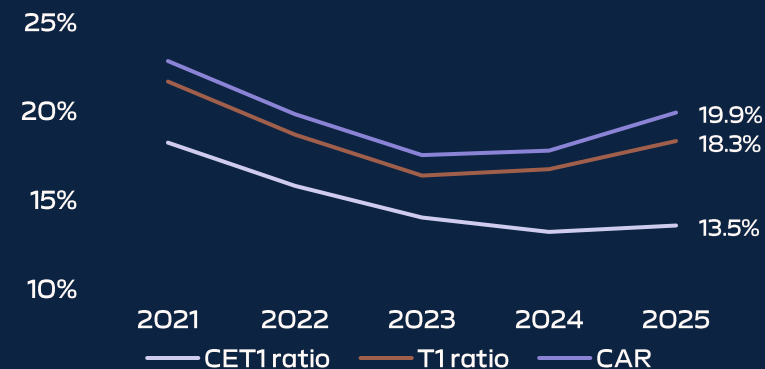
NPL Ratio (%)



Liquidity (%)



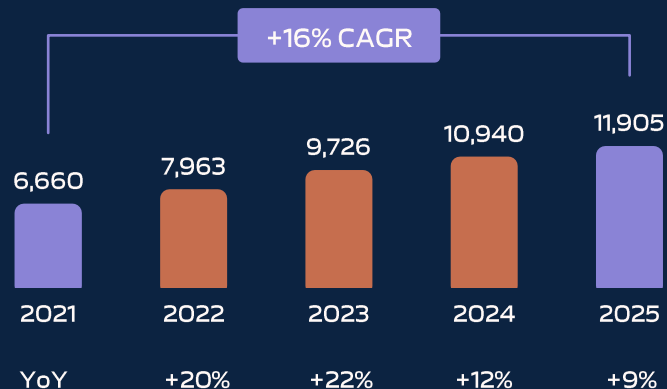
Capitalization (%)



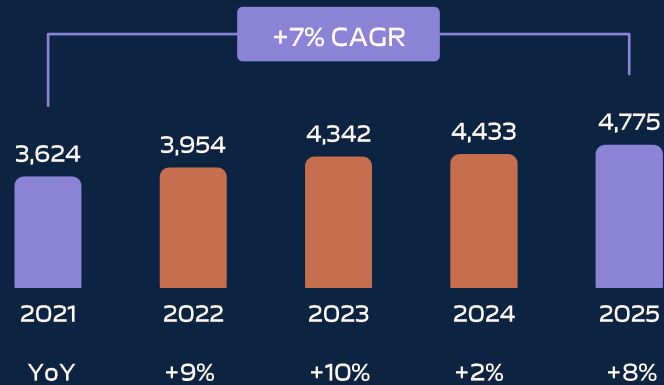
P&L Track Record

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

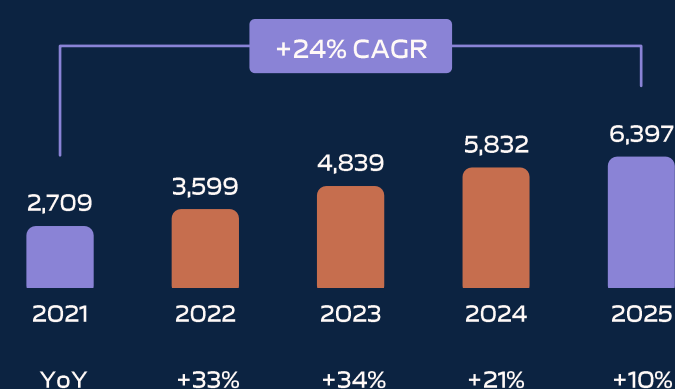
Total Operating Income (ﷲ mn)



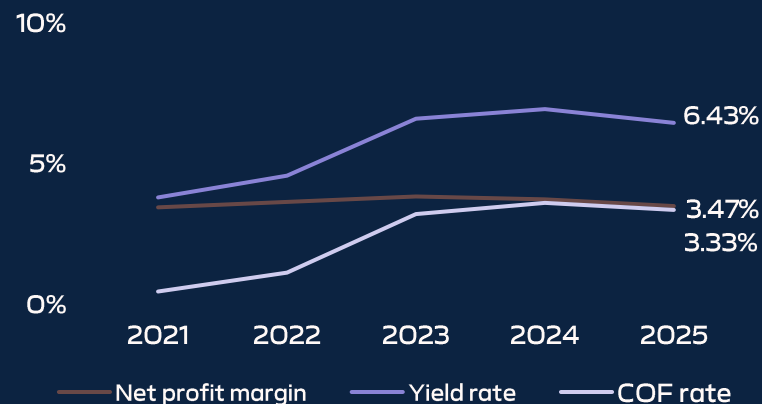
Total Operating Expenses (ﷲ mn)



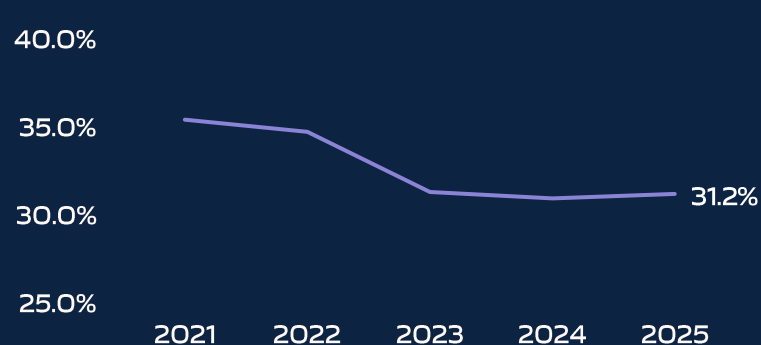
Net Income (ﷲ mn)



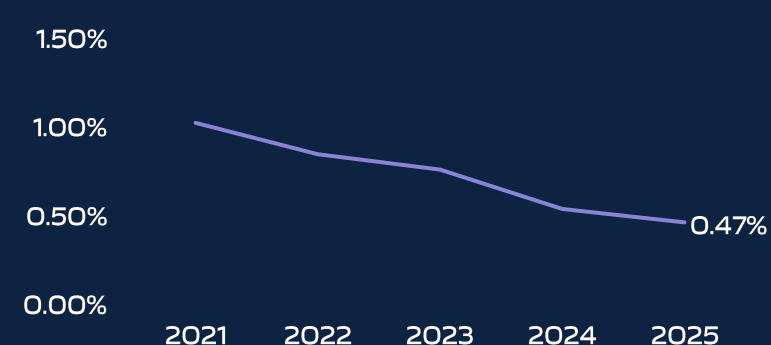
Net Profit Margin (%)



Cost To Income Ratio (%)



Cost of Risk (%)



04

1H 2026 Financial Performance

Q2 2026



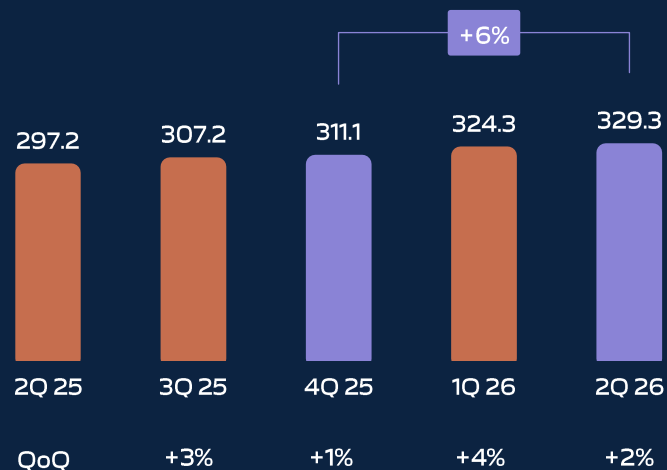
Accelerating innovation.
Driving sustainable growth.



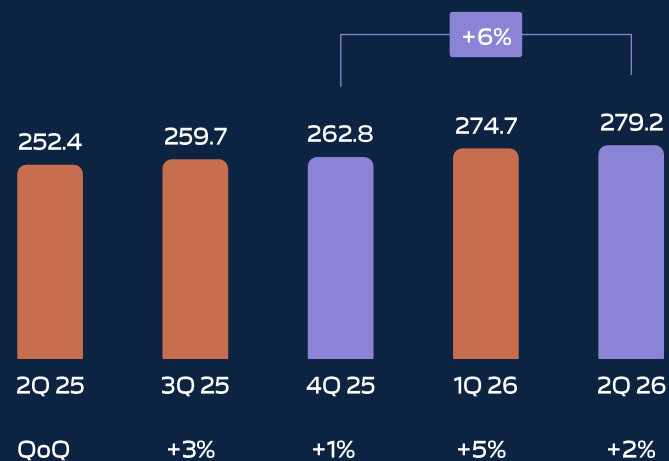
2Q 2026 Balance Sheet Highlights

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

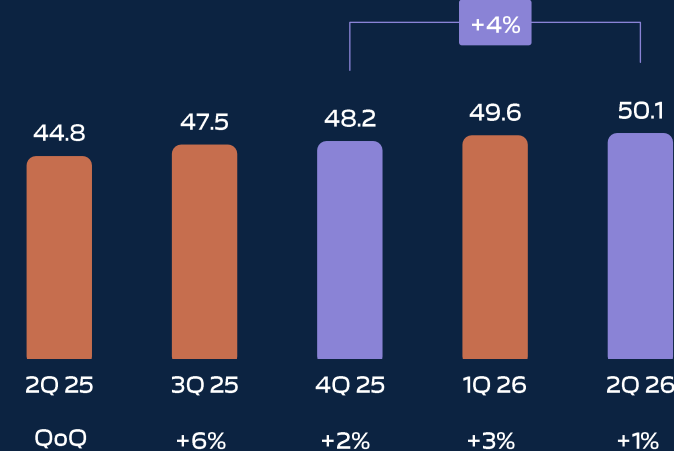
Total Assets (ﷲ bn)



Total Liabilities (ﷲ bn)



Total Equity (ﷲ bn)



2Q 26
Financing
ﷲ243.9 Bn
↗ +6% YTD

2Q 26
Customers' Deposits
ﷲ245.3 Bn
↗ +8% YTD

2Q 26
CASA Deposits
ﷲ116.1 Bn
↗ +6% YTD

2Q 26
Total Assets
ﷲ329.3 Bn
↗ +6% YTD

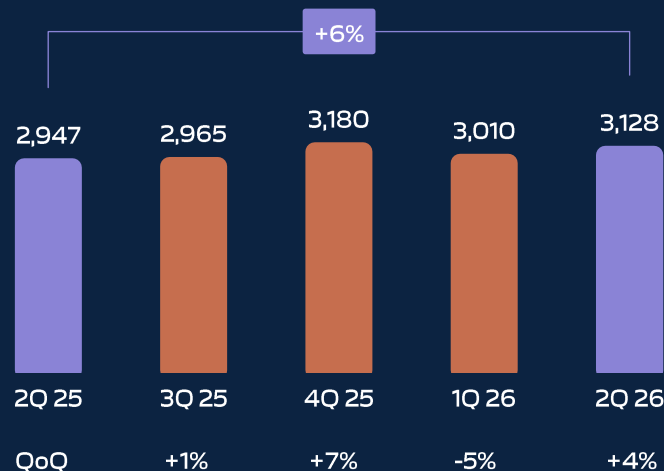
2Q 26
LDR SAMA Ratio
79.6%
↘ -2.9 PPTS YoY

2Q 26
CAR
19.9%
↗ +1.4 PPTS YoY

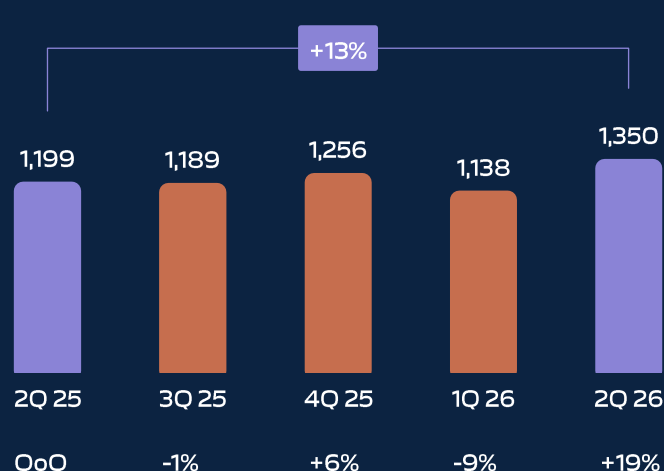
2Q 2026 P&L Highlights

Operating income growth drove a 6% increased in net income for 1H 2026

Total Operating Income (ﷲ mn)

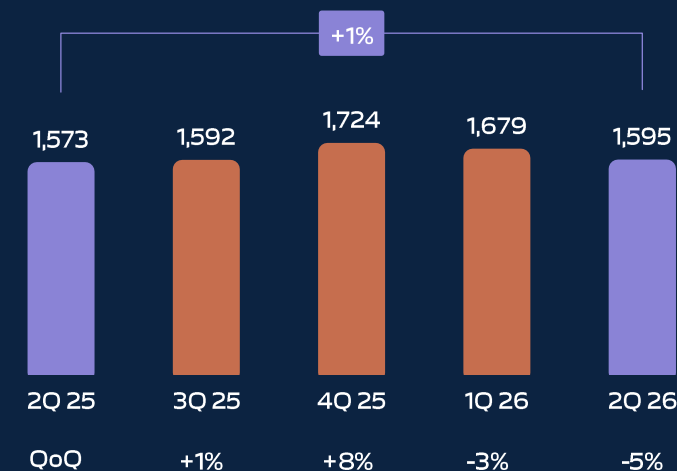


Total Operating Expenses (ﷲ mn)



* Including impairment charge

Net Income (ﷲ mn)



1H 26
Funded Income
ﷲ5,025 Mn
↗ +10% YoY

1H 26
Non-Funded Income
ﷲ1,113 Mn
↘ -8% YoY

1H 26
Net Income
ﷲ3,274 Mn
↗ +6% YoY

1H 26
Net Profit Margin
3.46%
↘ -6 BPS YoY

1H 26
Cost to Income Ratio
31.5%
↘ -0.2 PPTS YoY

1H 26
ROE
17.8%
↘ -62 BPS YoY

Balance Sheet Trends

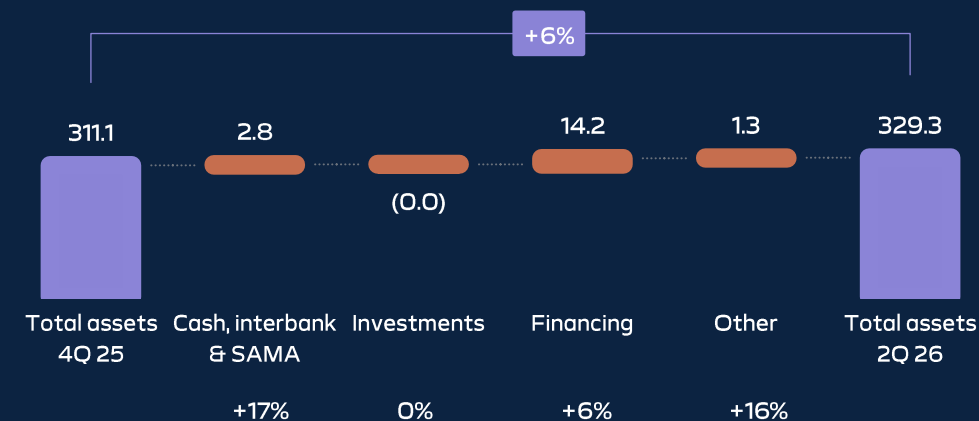
Balance sheet growth of 6% YTD driven by financing

Management Commentary

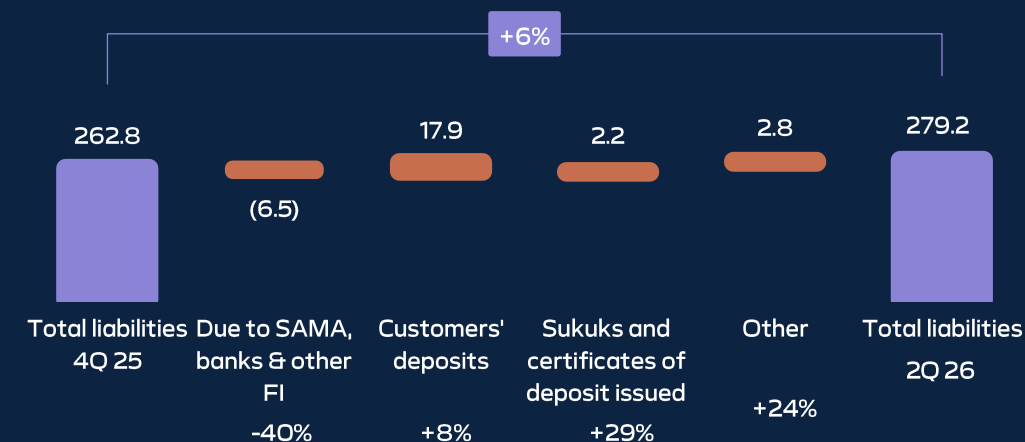
- Growth in total assets of 6% YTD mainly driven by 6% financing growth.
- Total liabilities grew by 6% YTD mainly from a 8% increase in customers' deposits.

﷼ (mn)	2Q 2026	4Q 2025	Δ%	2Q 2025	Δ%
Cash, interbank & SAMA balances	19,438	16,663	+17%	19,347	0%
Investments	56,617	56,623	0%	51,639	+10%
Financing, net	243,911	229,747	+6%	218,596	+12%
Other assets	9,322	8,035	+16%	7,634	+22%
Total assets	329,287	311,067	+6%	297,216	+11%
Due to SAMA, banks & other FI	9,679	16,213	-40%	11,253	-14%
Customers' deposits	245,254	227,374	+8%	229,944	+7%
Sukuks and certificates of deposit issued	9,856	7,625	+29%	-	+100%
Other liabilities	14,374	11,614	+24%	11,244	+28%
Total liabilities	279,163	262,826	+6%	252,442	+11%
Share capital	30,000	25,000	+20%	25,000	+20%
Retained earnings	3,984	4,250	-6%	4,565	-13%
Other reserves	3,762	6,489	-42%	4,583	-18%
Tier 1 sukuk	12,379	12,502	-1%	10,626	+16%
Total equity	50,124	48,241	+4%	44,775	+12%

Total Assets Movement YTD (﷼ bn)



Total Liabilities Movement YTD (﷼ bn)



P&L Trends

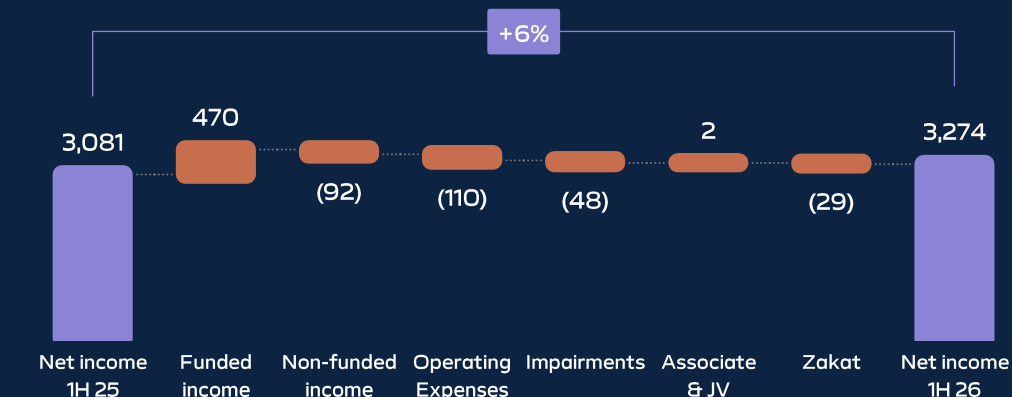
Net income for 1H 2026 grew by 6% YoY supported by growth in operating income

Management Commentary

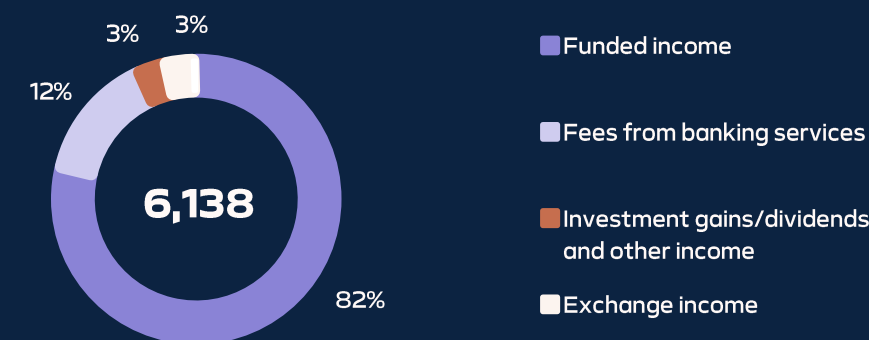
- Net income for 1H 2026 grew 6% YoY to $\text{AED } 3,274\text{mn}$ from 7% operating income growth.
- 1H 2026 funded income increased by 10% YoY, and the non-funded income decreased by 8% YoY.

$\text{AED } (\text{mn})$	1H 2026	1H 2025	$\Delta\%$	2Q 2026	2Q 2025	$\Delta\%$
Funded income	5,025	4,555	+10%	2,550	2,272	+12%
Non-Funded income	1,113	1,205	-8%	578	675	-14%
Total operating income	6,138	5,760	+7%	3,128	2,947	+6%
Operating Expenses	1,932	1,822	+6%	950	917	+4%
Impairments	556	508	+9%	400	281	+42%
Net operating income	3,650	3,431	+6%	1,779	1,748	+2%
Income before zakat & income tax	3,650	3,429	+6%	1,779	1,747	+2%
Zakat	376	348	+8%	183	174	+5%
Net income	3,274	3,081	+6%	1,595	1,573	+1%

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



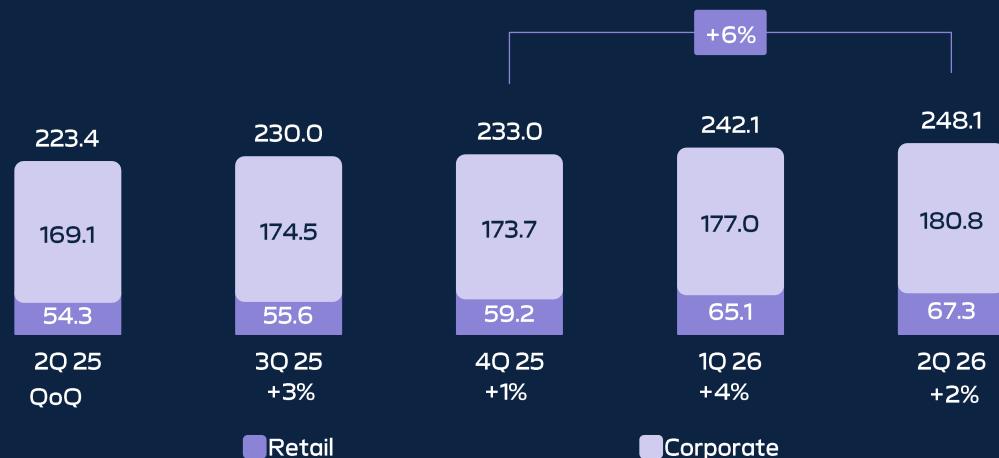
Operating Income Composition ($\text{AED } \text{mn}$)



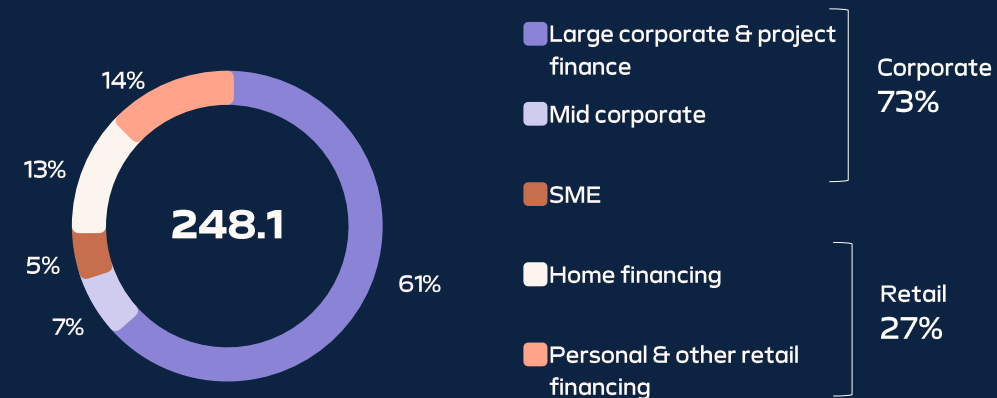
Financing

Gross financing growth of 6% YTD is driven by 14% increase in retail financing, and 4% in corporate financing

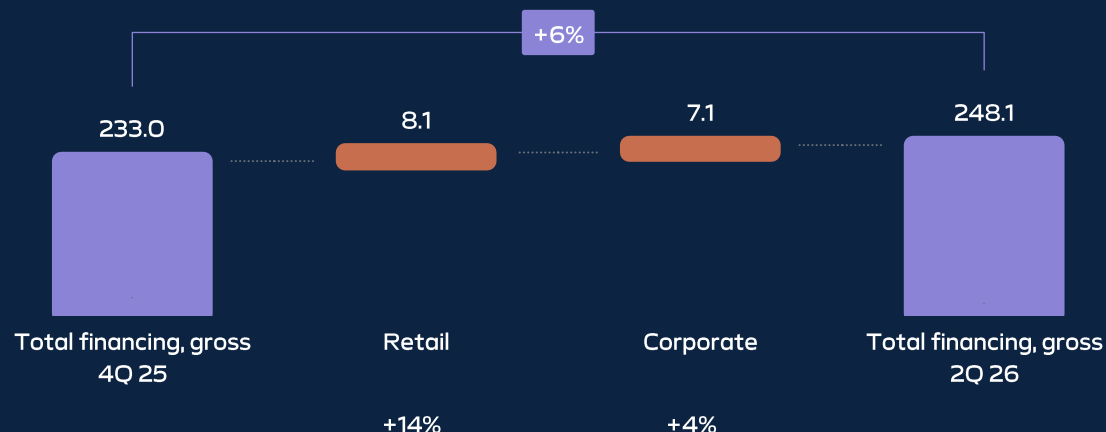
Financing, Gross (AED bn)



Financing, Gross Composition (AED bn)



Financing, Gross Movement YTD (AED bn)



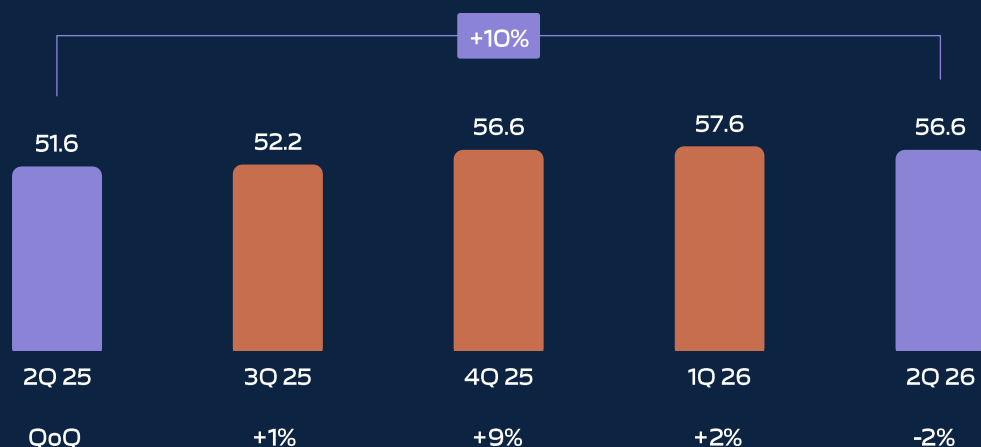
Management Commentary

- Retail financing increased by 14% YTD, driven by 16% growth in personal financing and 12% growth in home financing, complemented by a healthy expansion in auto financing.
- Corporate financing growth continued its momentum with 4% increase YTD, driven by 8% growth in mid-corporate, along with 11% growth in SME financing YTD.
- Gross financing comprises of 73% corporate and 27% retail as of June 30th, 2026.

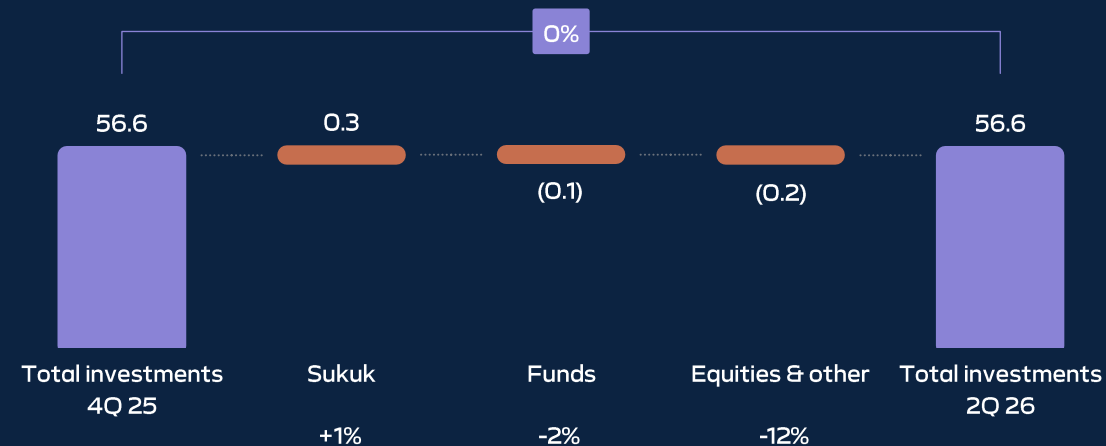
Investments

10% growth in investments YoY

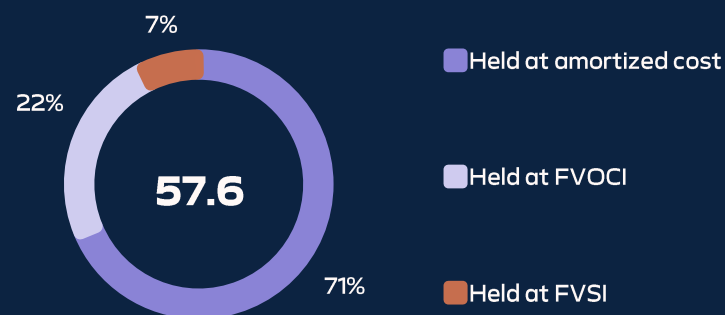
Investments (AED bn)



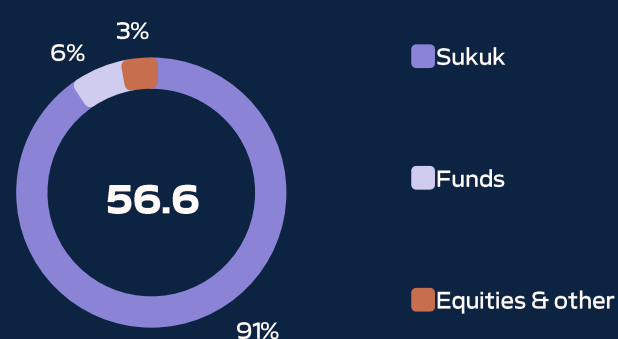
Investments Movement YTD (AED bn)



Investments Composition (AED bn)



Investments Composition (AED bn)



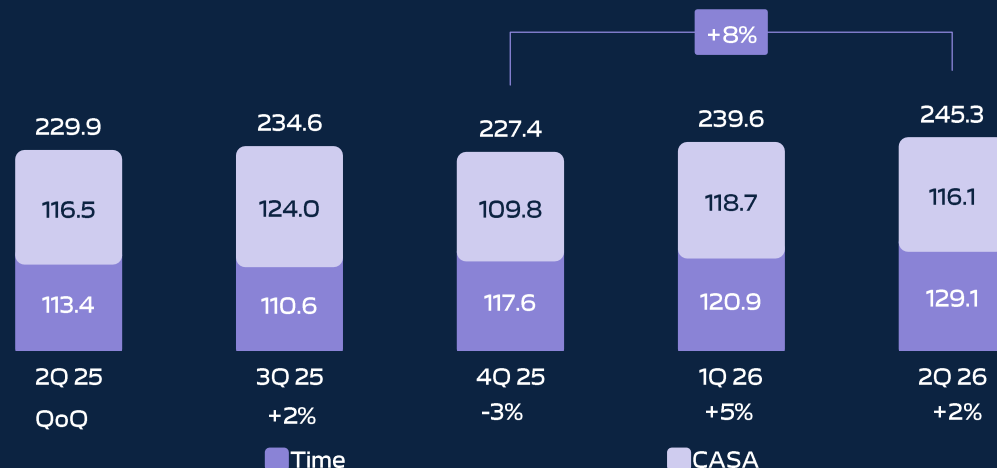
Management Commentary

- Investments grew 10% YoY.
- The investment portfolio as at June 30th, 2026 comprised of 91% sukuk investments, 6% funds and 3% equities & other investments.

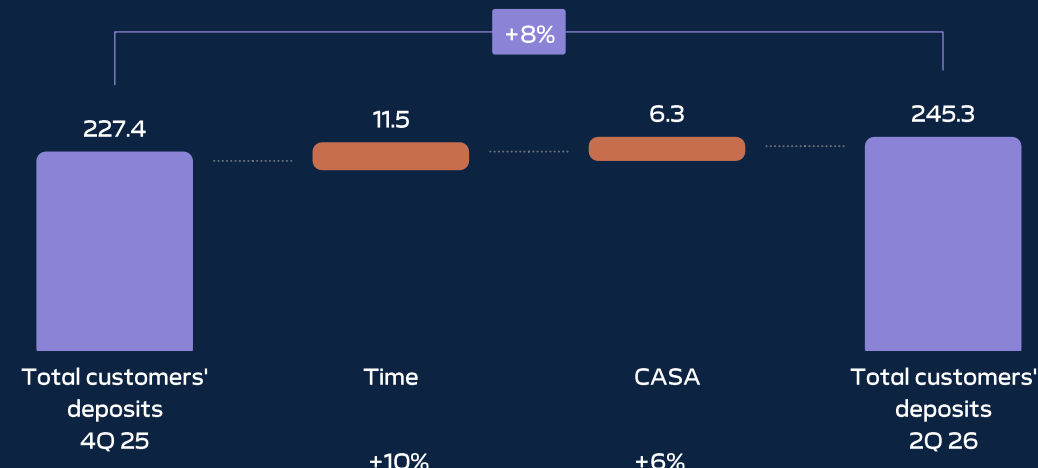
Deposits

Deposit growth of 8% driven by continuous growth of CASA by 6%

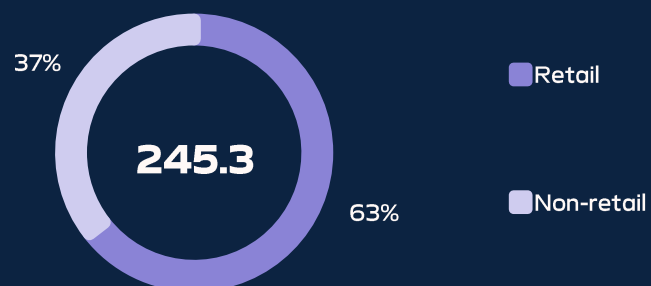
Customers' Deposits (ﷲ bn)



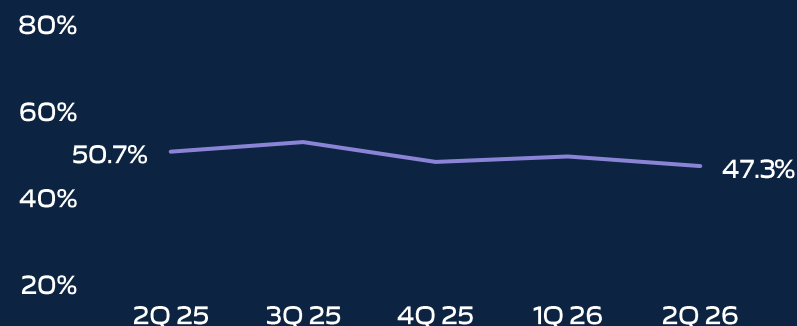
Customers' Deposits Movement YTD (ﷲ bn)



Customers' Deposits Composition (ﷲ bn)



CASA % of Total Deposits (%)



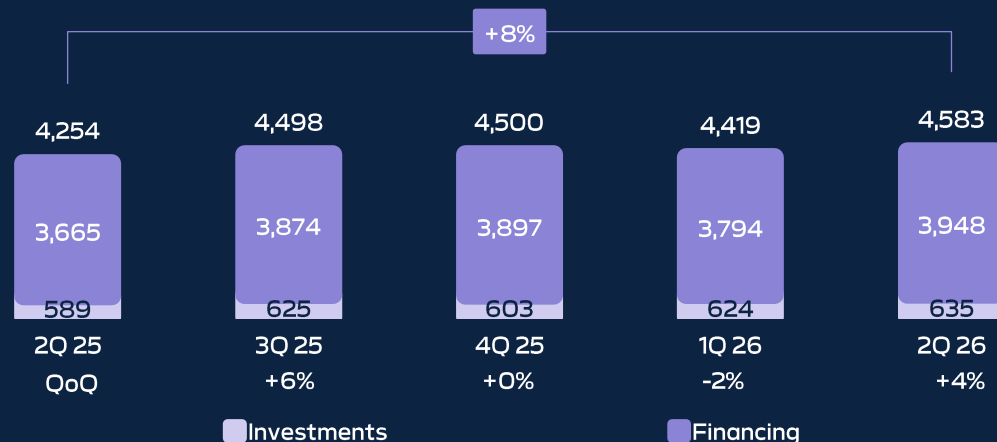
Management Commentary

- Deposits rose by 8% during 1H 2026 driven by growth in CASA and time deposits of 6% and 10% respectively.
- CASA Deposit composition decreased by 3.4ppts.
- Total deposits comprise of 63% retail and 37% non-retail deposits as of June 30th, 2026.

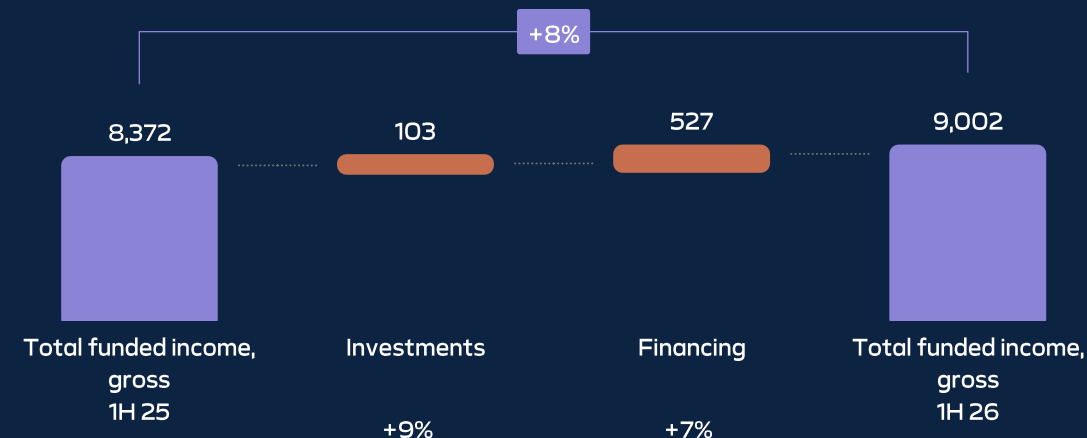
Income from Financing & Investments

Gross funded income continues a healthy growth driven by 9% growth in investment income and 7% growth in financing income

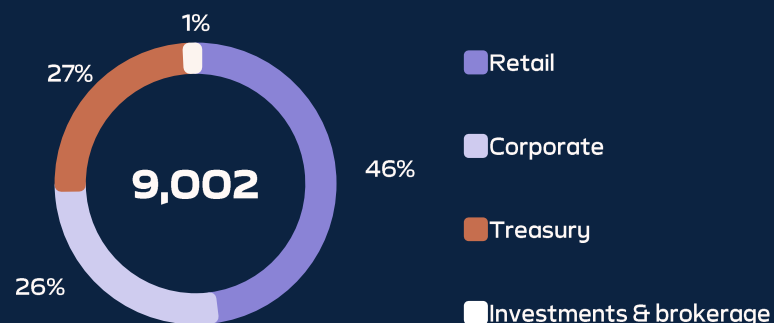
Funded Income, Gross (ﷲ mn)



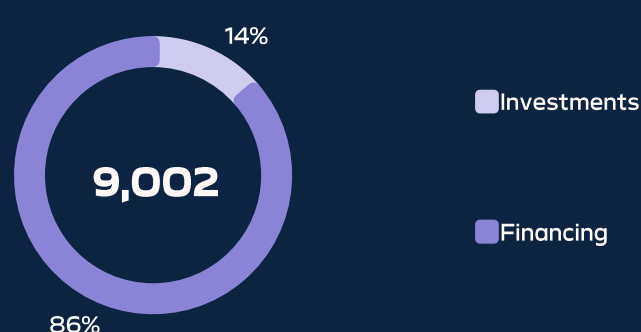
Funded Income, Gross Movement (ﷲ mn)



Funded Income, Gross Composition (ﷲ mn)



Funded Income, Gross Composition (ﷲ mn)



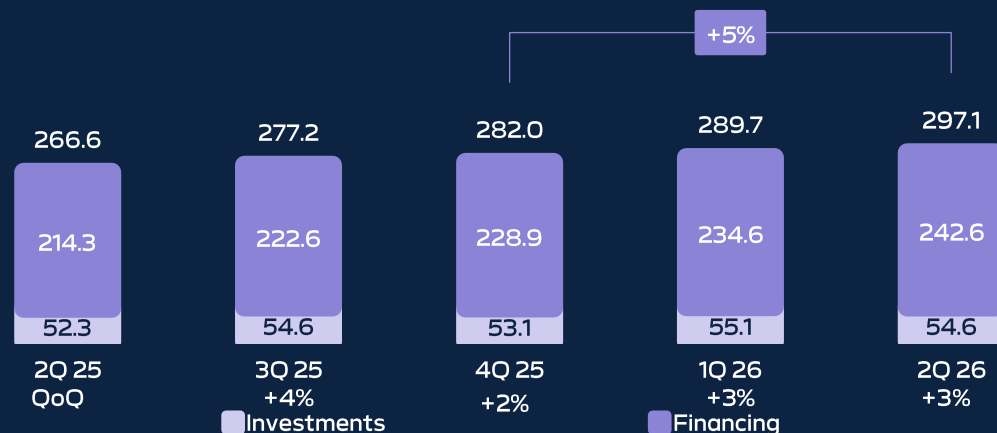
Management Commentary

- Gross funded income for 1H 2026 increased by 8% YoY to ﷲ 9,002mn from a 9% increase in investment income and a 7% rise in financing income.
- Income from financing makes up 86% of total gross funded income and income from investments comprises 14%.

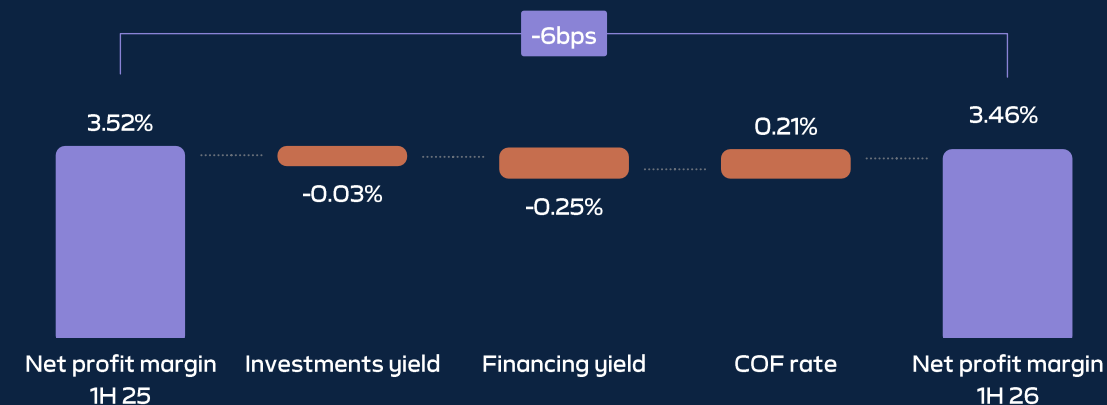
Net Profit Margin

Average balance of investments and financing grew 5%; while net profit margin decreased 6bps YoY

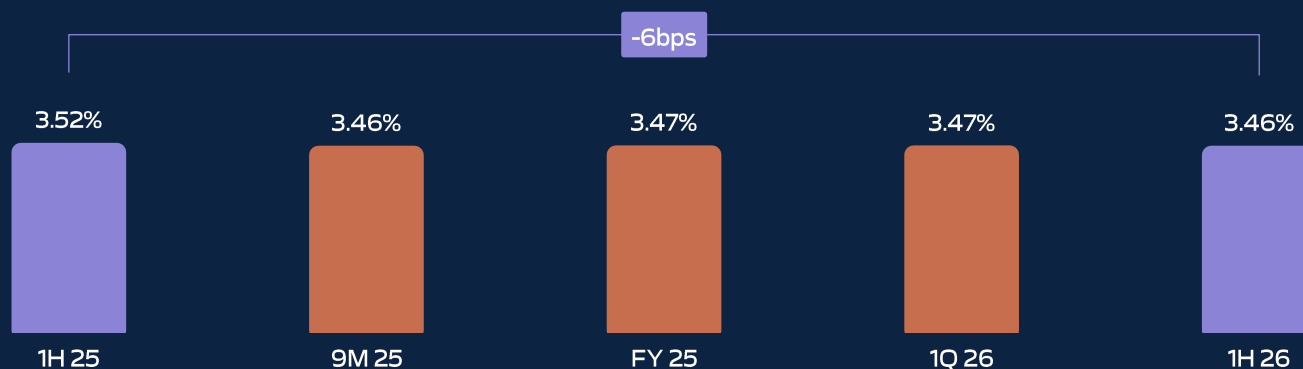
Average Balance of Investments & Financing (AED bn)



Net Profit Margin Movement YoY (%)



Net Profit Margin YTD (%)



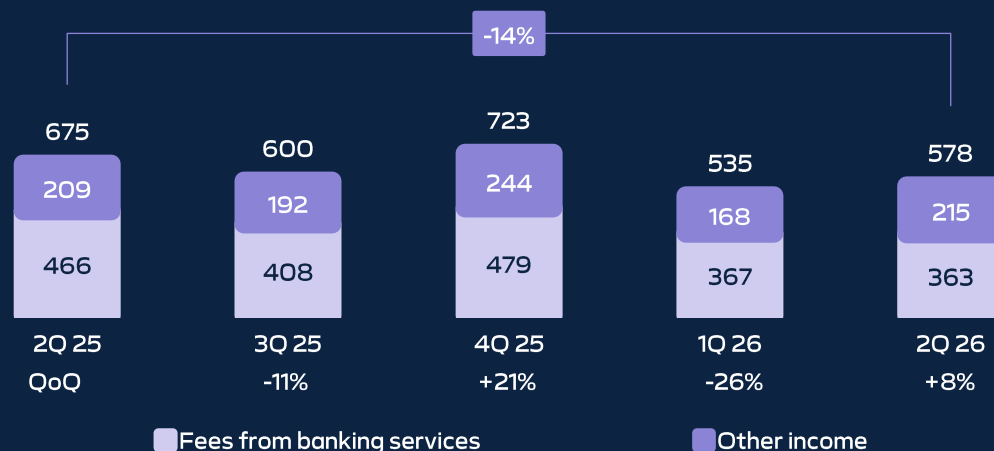
Management Commentary

- Average balance of investments and financing grew 14% YoY.
- Net profit margin decreased by 6bps YoY to 3.46% in 1H 2026.

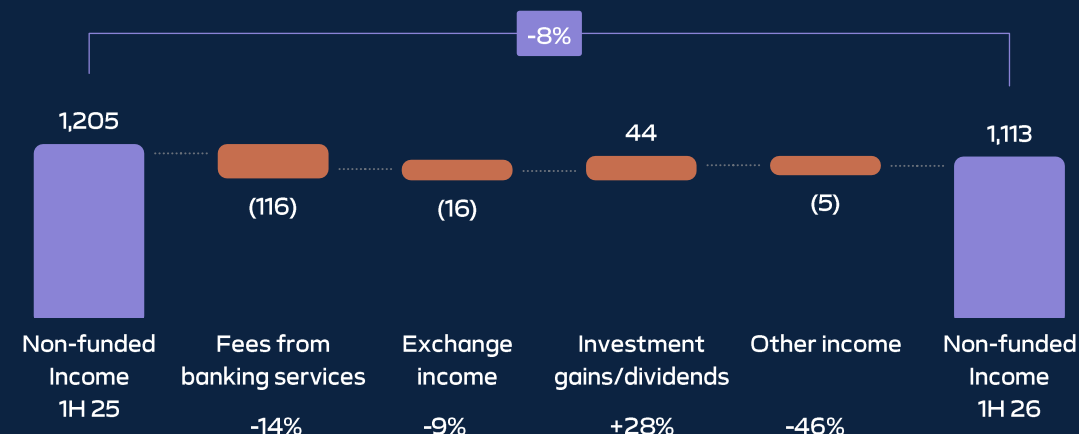
Fee and Other Income

Non-funded income for 1H 2026 decreased by 8% YoY

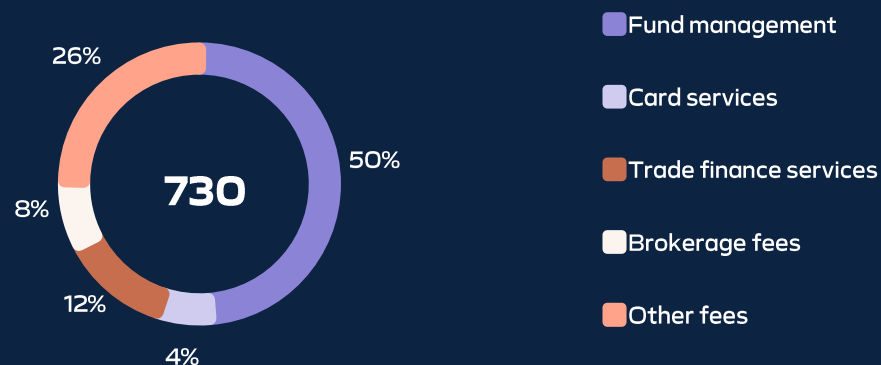
Non-Funded Income (ﷲmn)



Non-Funded Income Movement YoY (ﷲmn)



Fees from Banking Services Composition (ﷲmn)



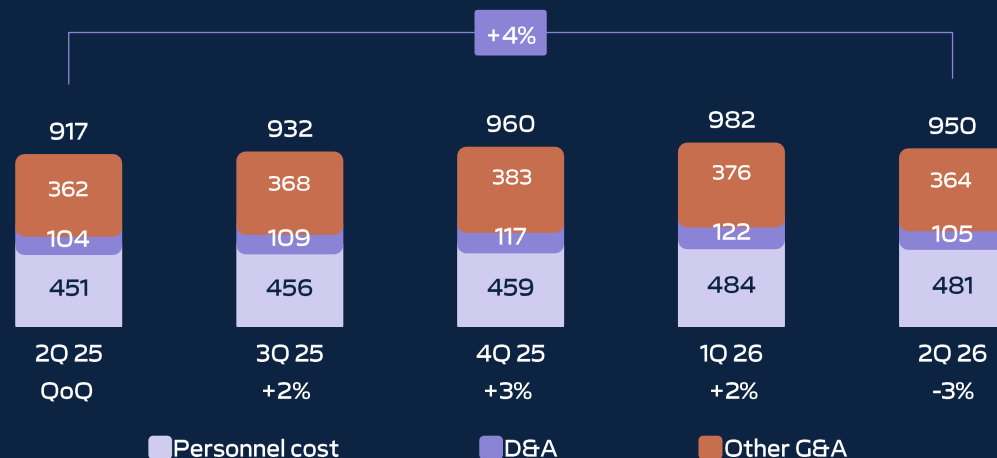
Management Commentary

- Non-funded income for 1H 2026 decreased by 8% YoY to 1,113mn, mostly driven by lower fees from banking services and exchange income, offset by a rise in investment gains/dividends.
- Fund management fees comprise the majority of fees from banking services at 50%, while other fees account for 26%, trade finance services and brokerage fees represent 12% and 8% respectively, and card services account for 4%.

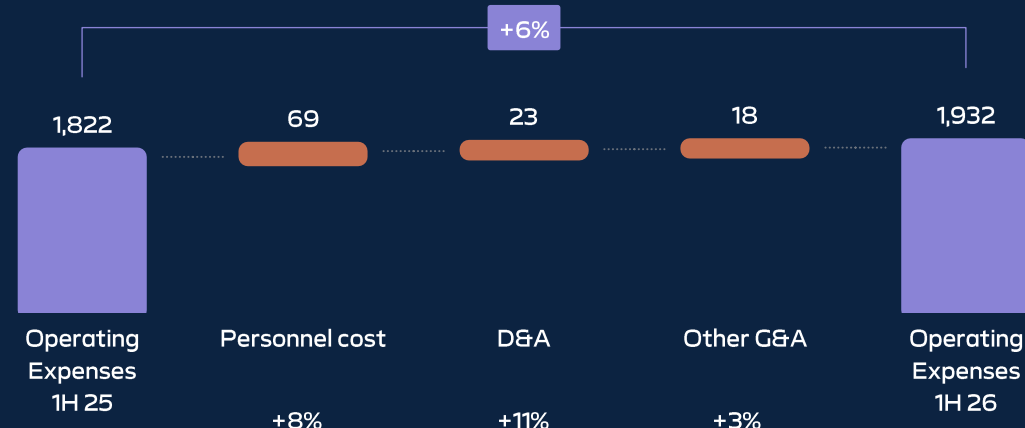
Operating Expenses

Operating expenses grew by 6% YoY, driven by higher employee and D&A costs

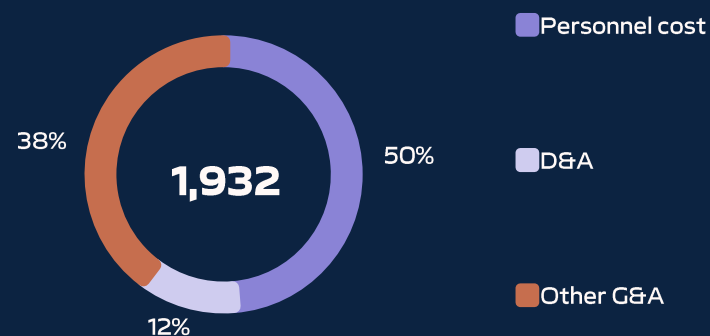
Operating Expenses (ﷲmn)



Operating Expenses Movement YoY (ﷲmn)



Operating Expenses Composition (ﷲmn)



Cost to Income Ratio (%)



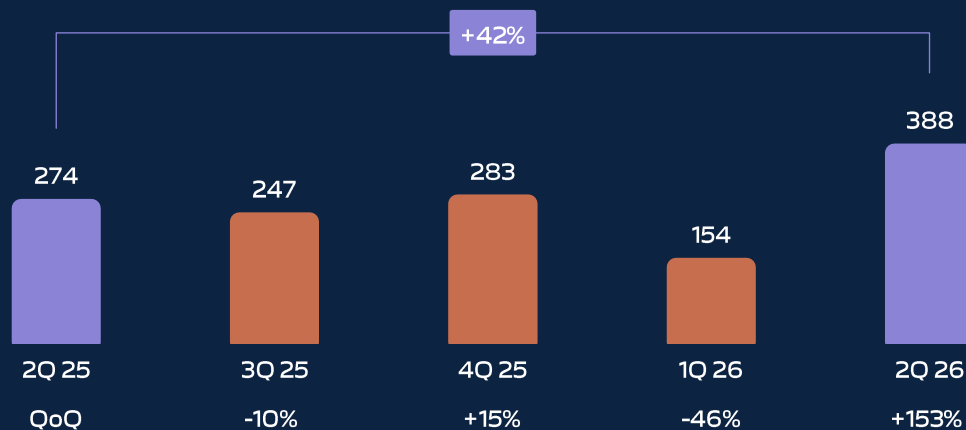
Management Commentary

- Operating expense growth stabilized at 6% YoY, reaching 1,932mn for 1H 2026.
- Personnel cost comprise the majority of operating expenses at 50%, while other G&A account for 38%, and D&A represent 12%.
- Cost to income ratio decreased YoY from 31.6% to 31.5%.

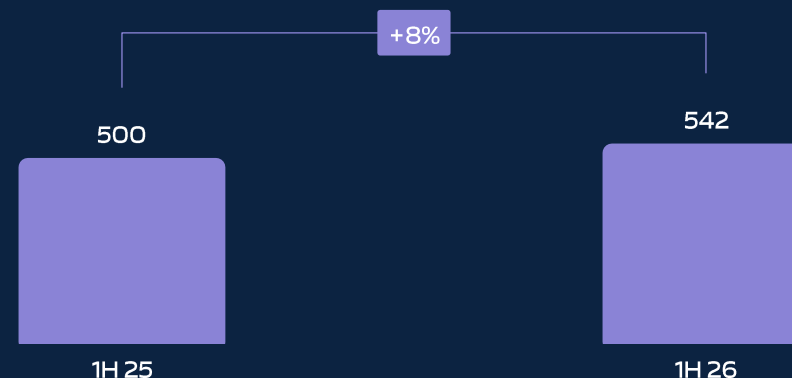
Impairments for Financing

Cost of risk for 1H 2026 improved by 2bps to 0.45%

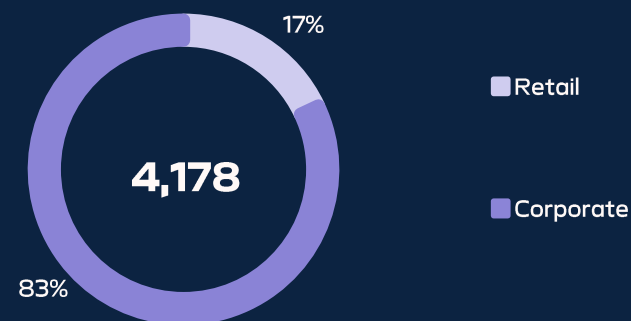
Impairments for Financing (ﷲmn)



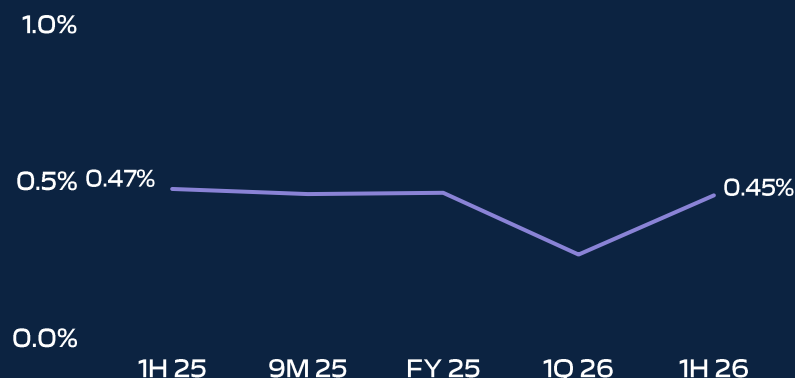
Impairments for Financing (ﷲmn)



Impairments Allowance Composition (ﷲmn)



Cost of Risk (%)



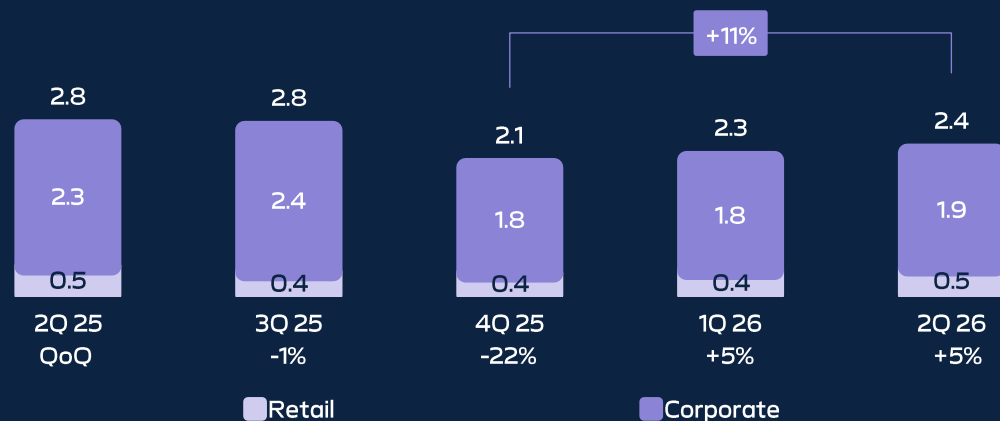
Management Commentary

- 1H 2026 impairment charge for financing increased by 8% YoY to ﷲ542mn.
- Cost of risk for 1H 2026 improved by 2bps YoY to 0.45%.
- 83% of impairment allowance in 1H 2026 pertains to corporate and 17% is for retail financing.

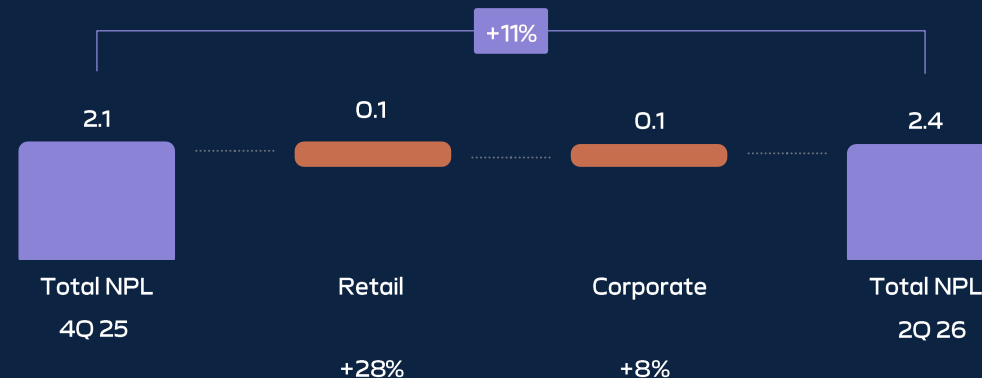
Non-Performing Loans

NPL ratio decreased YoY

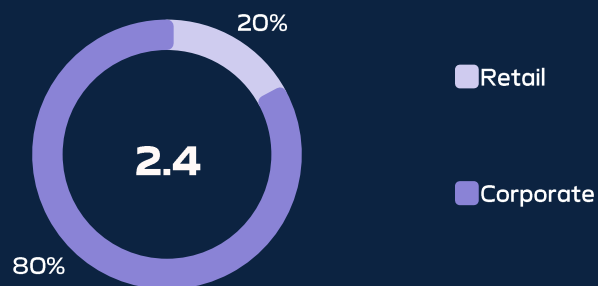
Non-Performing Loans, Gross (ﷲ bn)



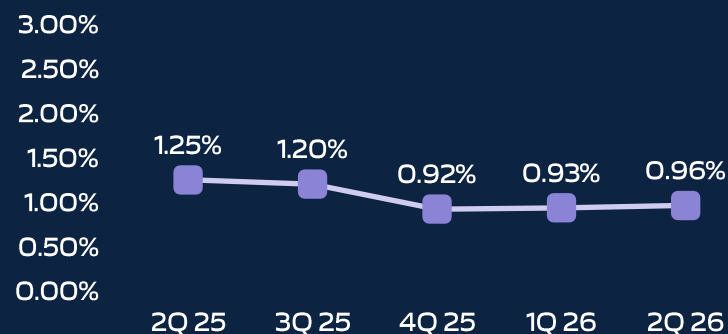
NPL, Gross Movement YTD (ﷲ bn)



NPL Composition (ﷲ bn)



NPL Ratio (%)



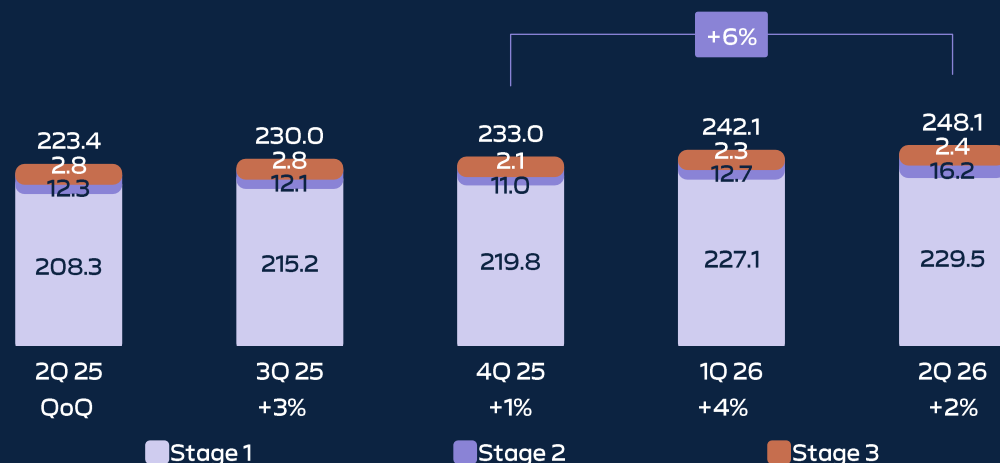
Management Commentary

- NPL ratio decreased by 29bps YoY to 0.96%.
- Retail financing, which account for the smaller proportion of NPLs, increased by 28%, while corporate NPLs increased by 8% YTD.
- The NPL ratio for retail stood at 0.7% while corporate stood at 1.1% as at 2Q 2026.

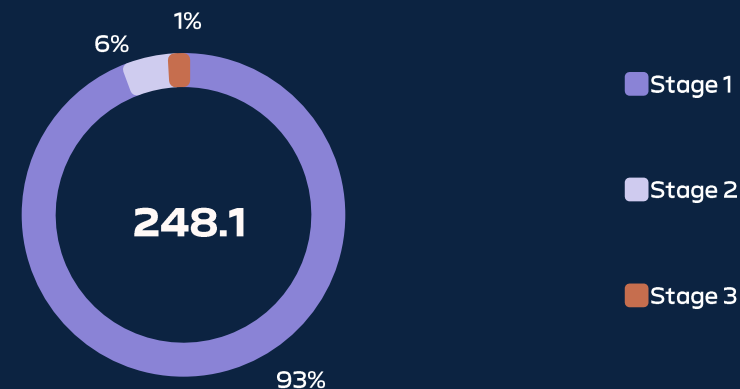
NPL Coverage

NPL coverage increased YoY

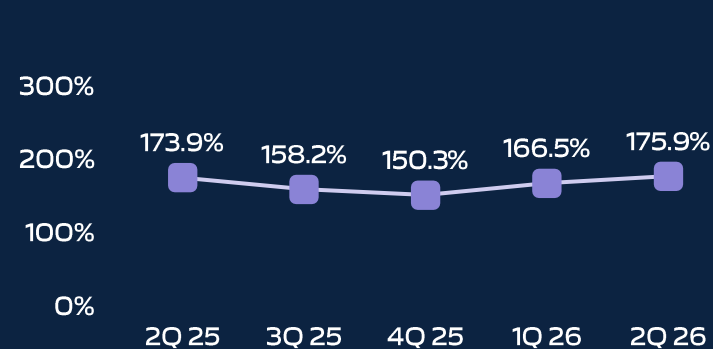
Stage-Wise Financing, Gross (AED bn)



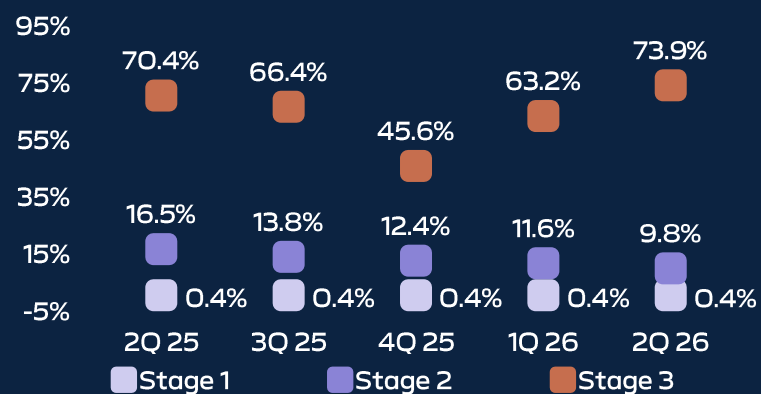
Stage-Wise Financing, Gross Composition (AED bn)



NPL Coverage Ratio (%)



Stage-Wise Coverage (%)



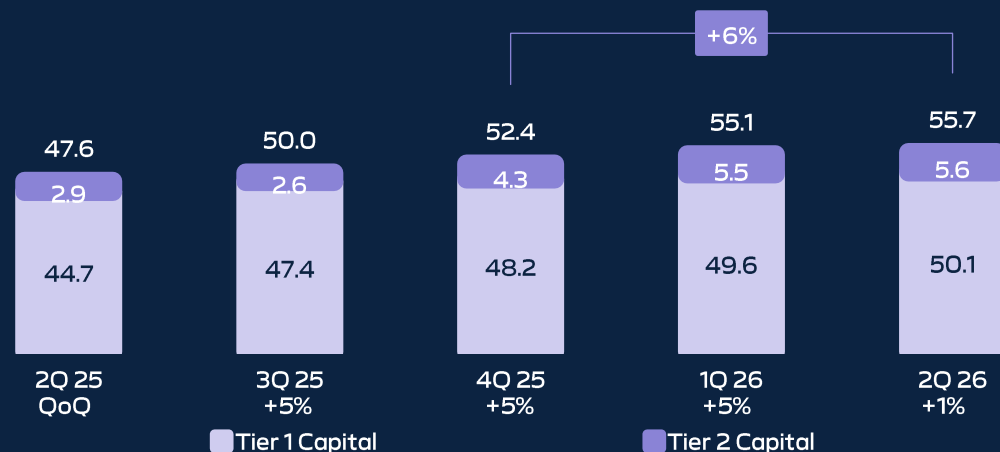
Management Commentary

- NPL coverage increased by 2ppts YoY to 175.9%.

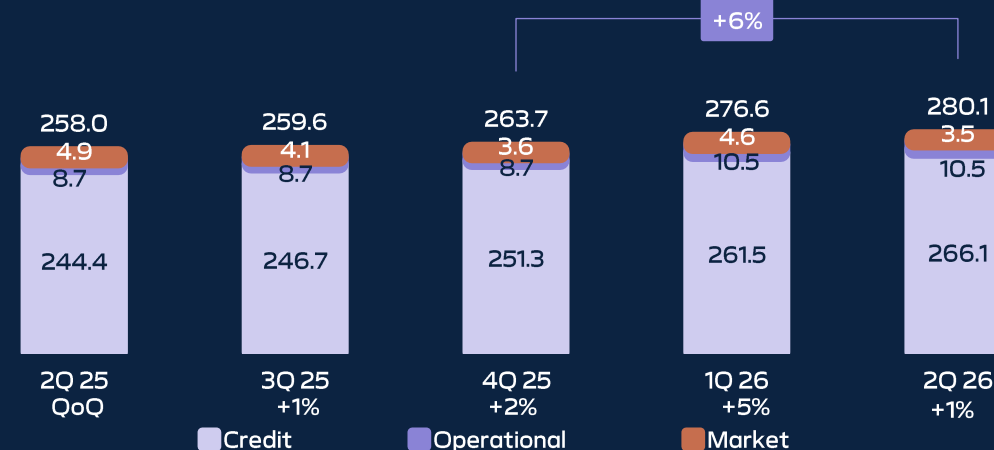
Capitalization

Capital and liquidity ratios remained healthy, with ROE at 17.8%

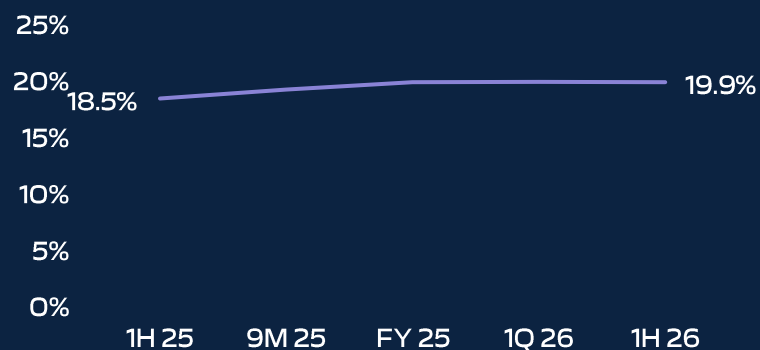
Total Capital (ﷲ bn)



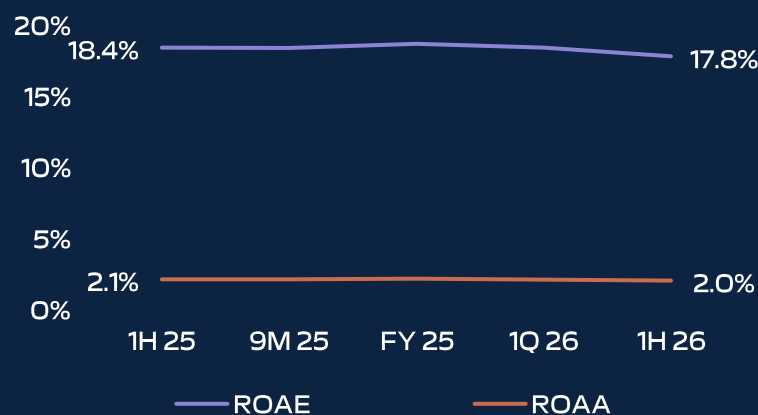
Risk Weighted Assets (ﷲ bn)



Capitalization (%)



Profitability (%)



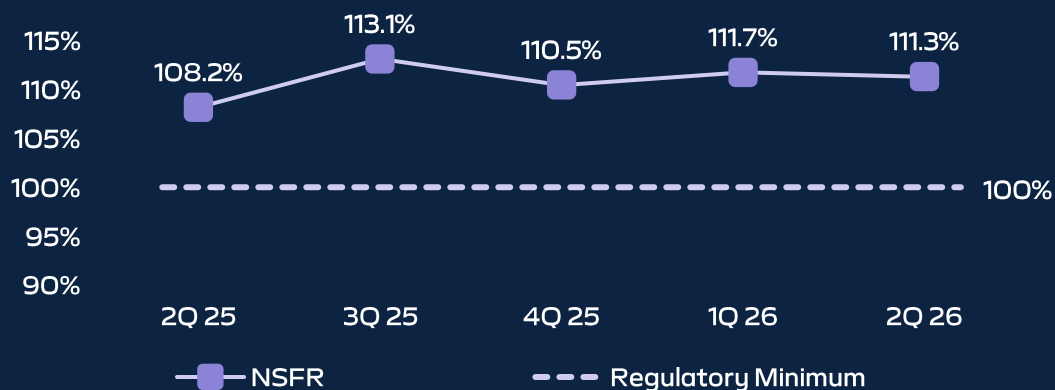
Management Commentary

- Total Capital grew 6% to ﷲ 55.7bn YTD and Risk Weighted Assets grew 6% YTD.
- CAR increased by 1.4ppts YoY to 19.9%
- ROE saw a decreased of 62bps YoY and ROA decreased 10bps YoY.

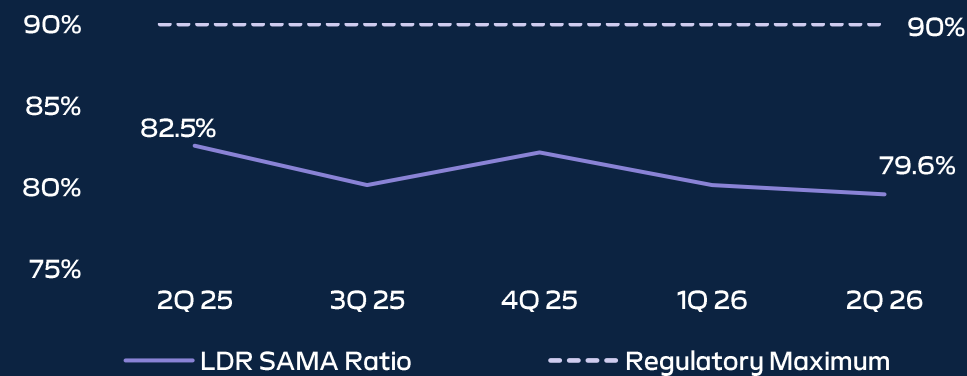
Liquidity

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

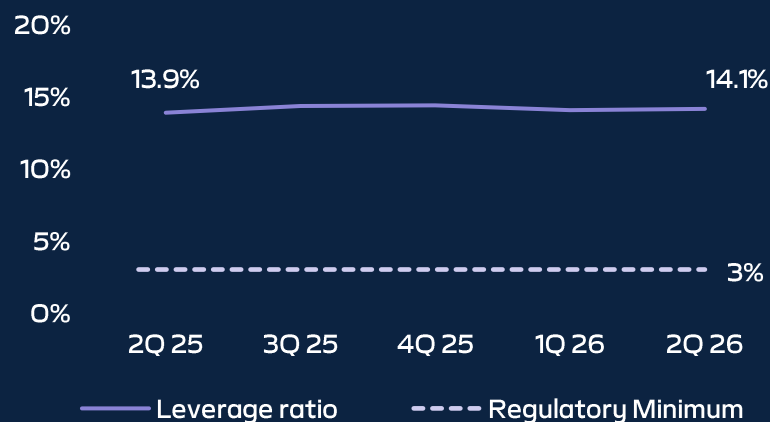
NSFR (%)



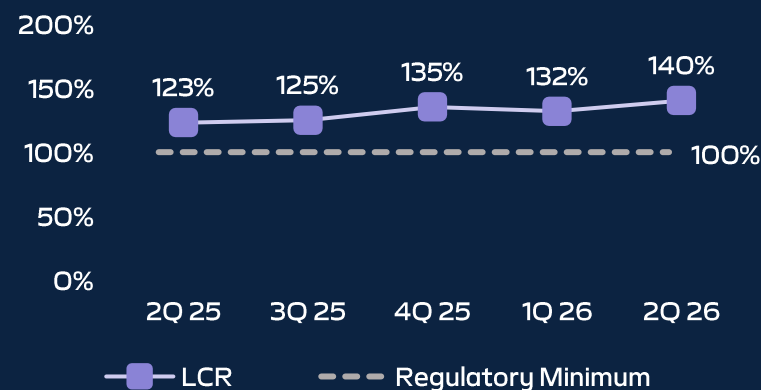
LDR SAMA Ratio (%)



Leverage Ratio (%)



LCR (%)



Management Commentary

- NSFR increased by 3.1ppts YoY to reach 111.3%.
- LDR ratio decreased 2.9ppts YoY to 79.6%.
- The leverage ratio increased 0.2ppts YoY to 14.1%.
- LCR increased by 17ppts YoY to 140%.

05

Segmental Performance

Q2 2026



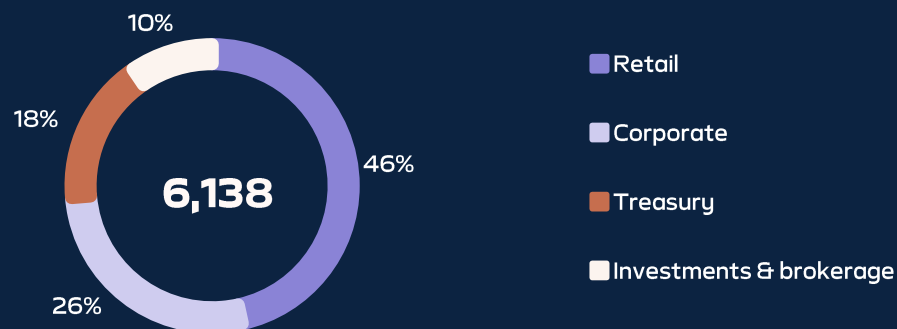
Accelerating innovation.
Driving sustainable growth.



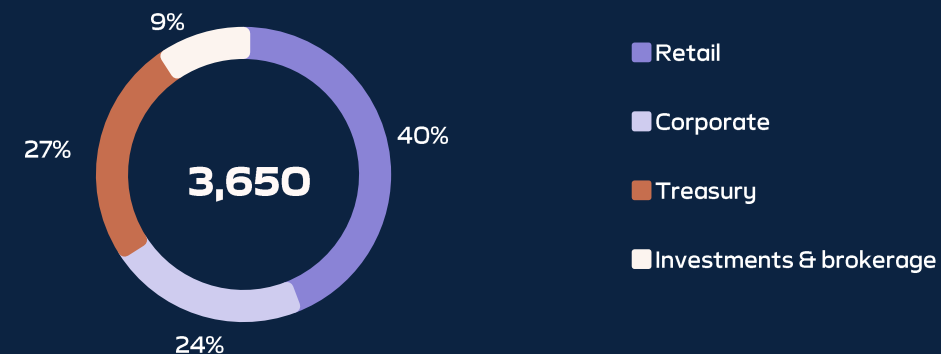
Segmental Performance Highlights

Retail and corporate comprise the majority of segmental income

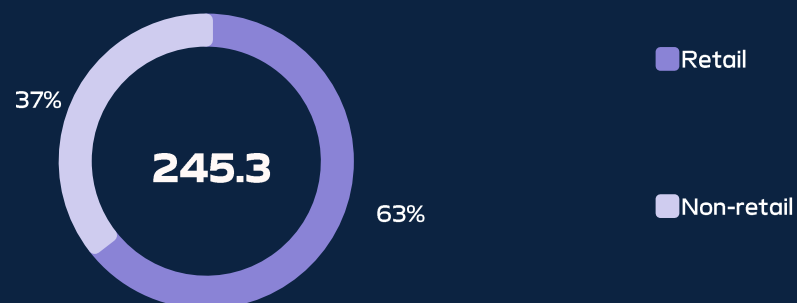
Operating Income Composition (ﷲ mn)



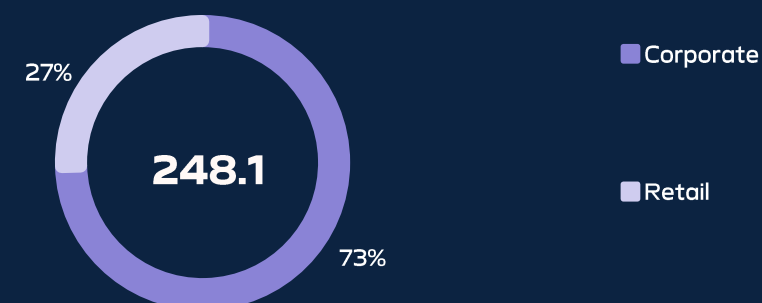
Net Profit Before Zakat Composition (ﷲ mn)



Customers' Deposits Composition (ﷲ bn)



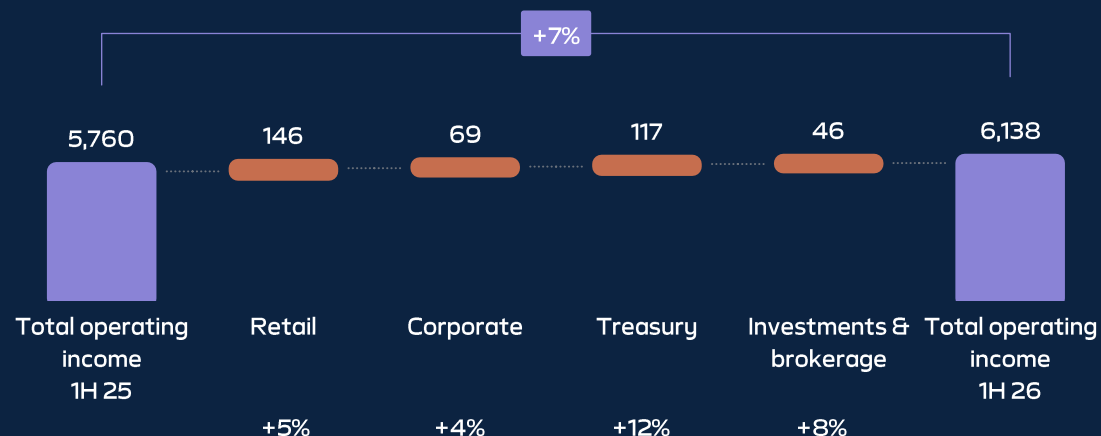
Financing, Gross Composition (ﷲ bn)



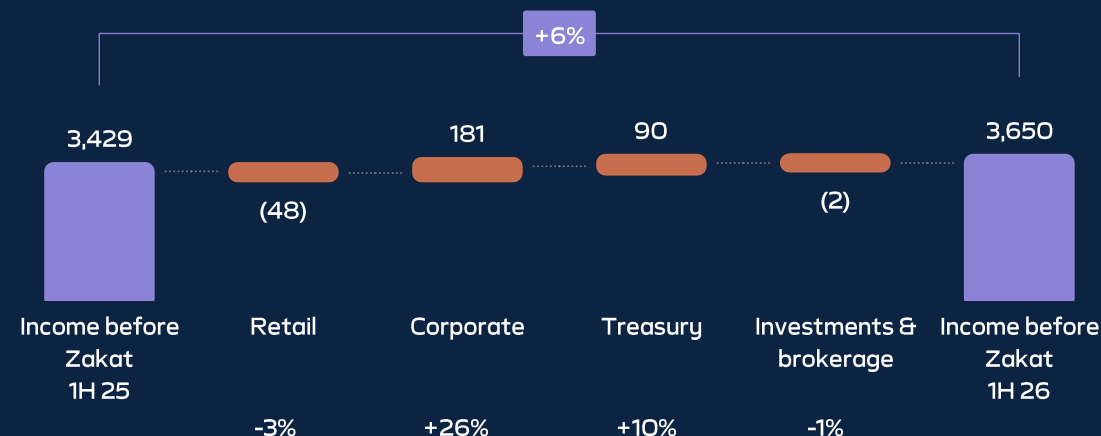
Segmental Performance Highlights

Retail and Corporate reported growth in operating income YoY

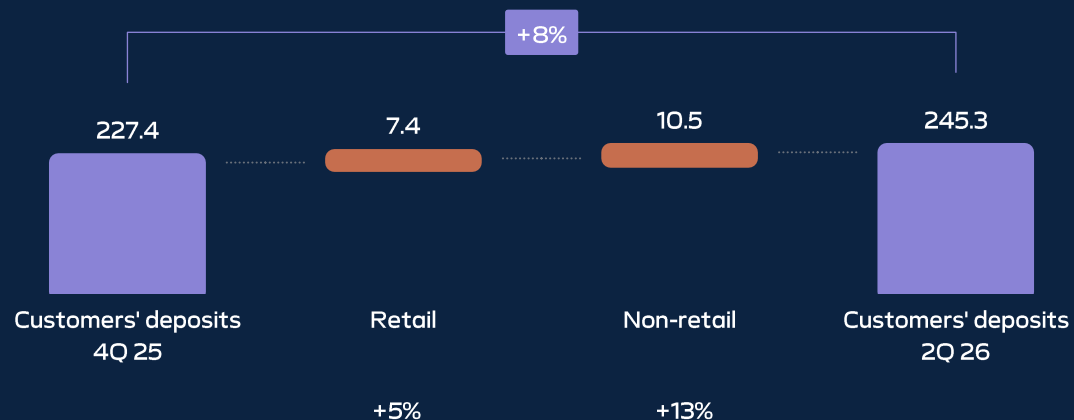
Operating Income Movement YoY (AED mn)



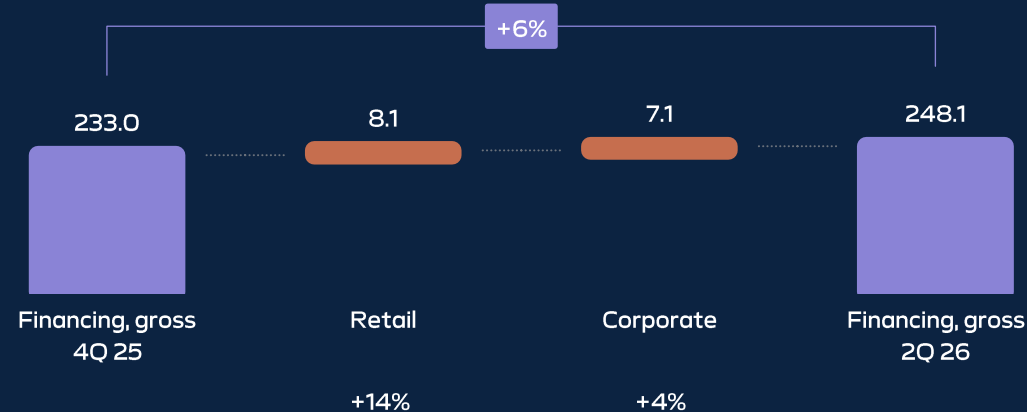
Net Income Before Zakat Movement YoY (AED mn)



Customers' Deposits Movement YTD (AED bn)



Financing, Gross Movement YTD (AED bn)

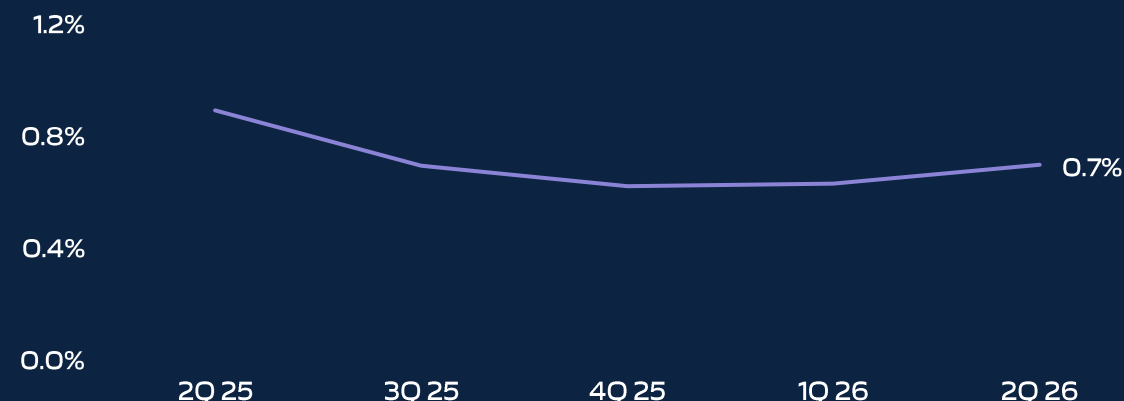


Segmental Performance - Retail

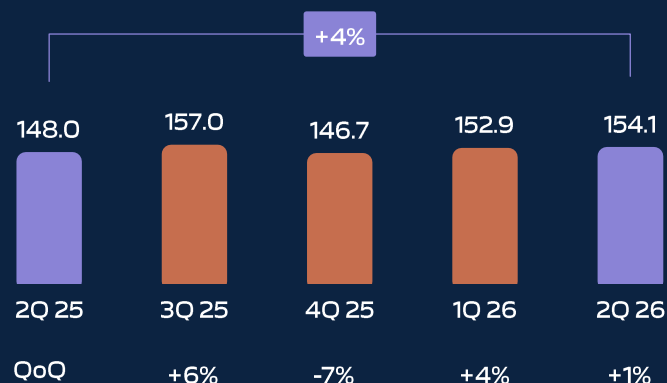
Financing and deposit growth driving operating income growth of 5% YoY

﷼ (mn)	1H 2026	1H 2025	Δ%	2Q 2026	2Q 2025	Δ%
Income from investments and financing, net	2,676	2,411	+11%	1,342	1,194	+12%
Fees from services & other income	130	250	-48%	61	154	-61%
Total operating income	2,806	2,660	+5%	1,403	1,349	+4%
Total operating expenses	1,174	1,132	+4%	569	574	-1%
Total charges/(reversals) for impairments	164	14	+1074%	61	6	+837%
Income for the period before zakat	1,467	1,515	-3%	774	768	+1%

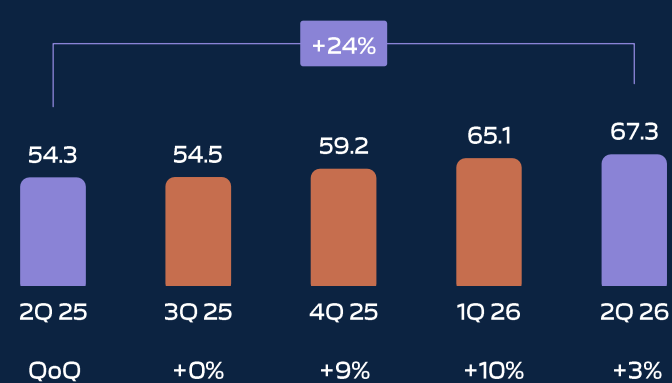
Retail NPL (%)



Retail Deposits (﷼ bn)



Retail Financing (﷼ bn)



Management Commentary

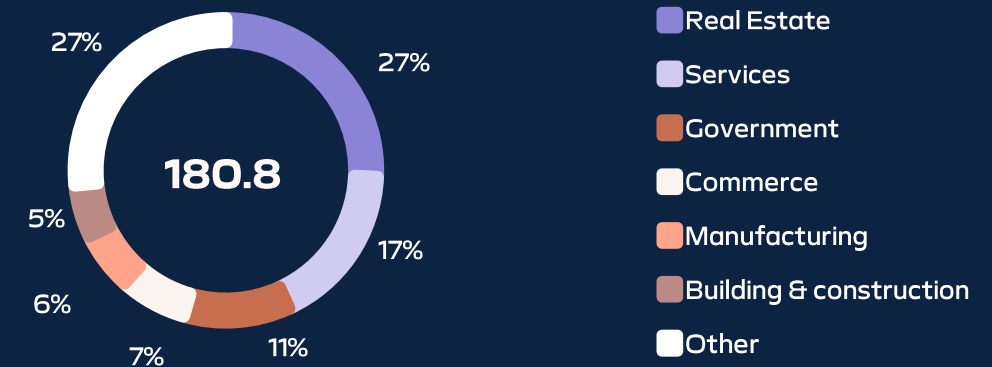
- Retail operating income grew by 5% YoY to ﷼ 2,806mn from 11% increase in funded income.
- Retail deposits increased 4% YoY while financing increased by 24% YoY.
- The retail NPL ratio decrease YoY to 0.7%.

Segmental Performance - Corporate

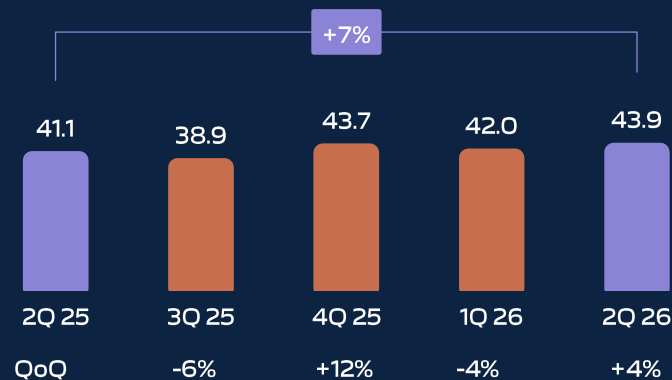
Corporate operating income increased by 4% YoY

﷼ (mn)	1H 2026	1H 2025	Δ%	2Q 2026	2Q 2025	Δ%
Income from investments and financing, net	1,467	1,377	+7%	753	696	+8%
Fees from services & other income	156	177	-12%	77	86	-10%
Total operating income	1,623	1,554	+4%	830	782	+6%
Total operating expenses	364	365	0%	180	183	-1%
Total charges/(reversals) for impairments	375	487	-23%	325	268	+21%
Income for the period before zakat	883	702	+26%	325	331	-2%

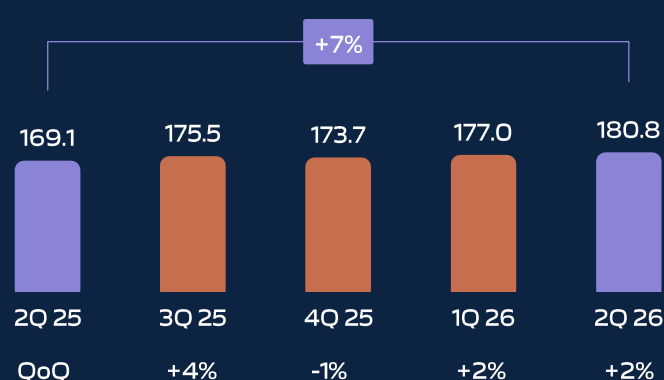
Financing, Gross Composition (﷼ bn)



Corporate Deposits (﷼ bn)



Corporate Financing (﷼ bn)



Management Commentary

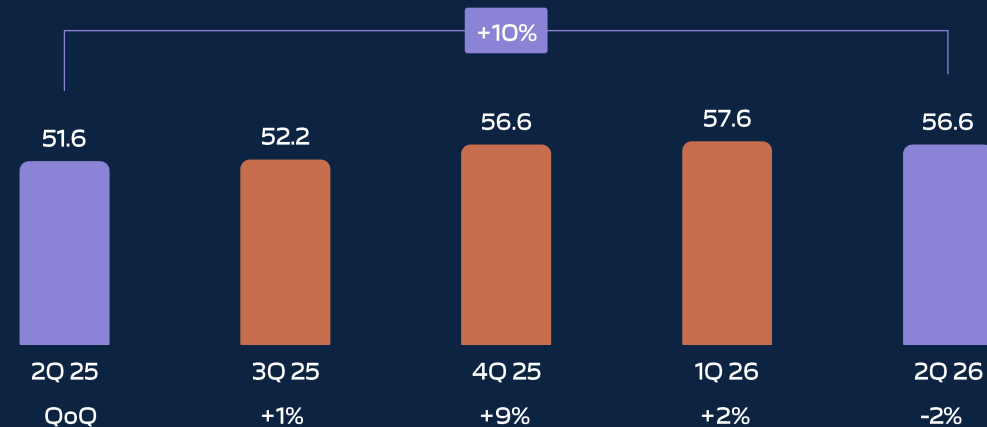
- Corporate financing rose by 7% YoY while corporate deposits increased by 7% YoY.
- The corporate NPL ratio decreased YoY to 1.1%.

Segmental Performance - Treasury

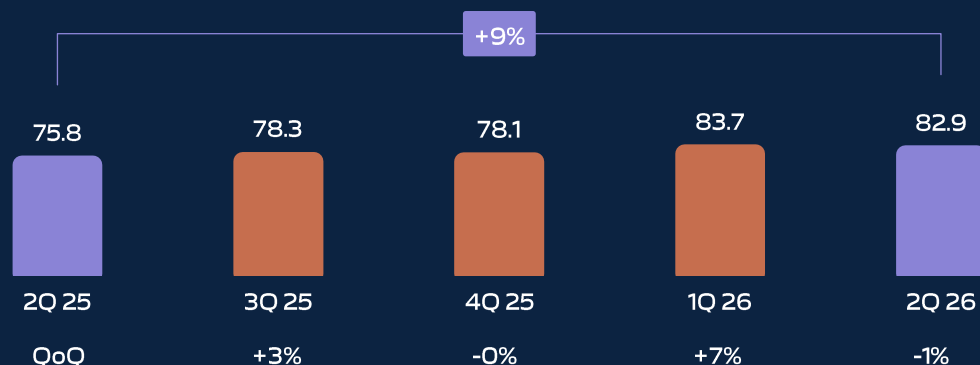
Operating income and net income increased YoY

﷼ (mn)	1H 2026	1H 2025	Δ%	2Q 2026	2Q 2025	Δ%
Income from investments and financing, net	819	705	+16%	422	349	+21%
Investment-related income	204	159	+28%	120	103	+17%
Fees from services & other income	78	119	-35%	12	48	-74%
Total operating income	1,100	983	+12%	555	499	+11%
Total operating expenses	122	102	+21%	61	52	+16%
Total charges/(reversals) for impairments	11	3	+295%	9	3	+261%
Net operating income	967	879	+10%	484	444	+9%
Share of loss from an associate and joint venture	0	(2)	+100%	0	(1)	+100%
Income before Zakat	967	877	+10%	484	444	+9%

Investments (﷼ bn)



Treasury Assets (﷼ bn)



Management Commentary

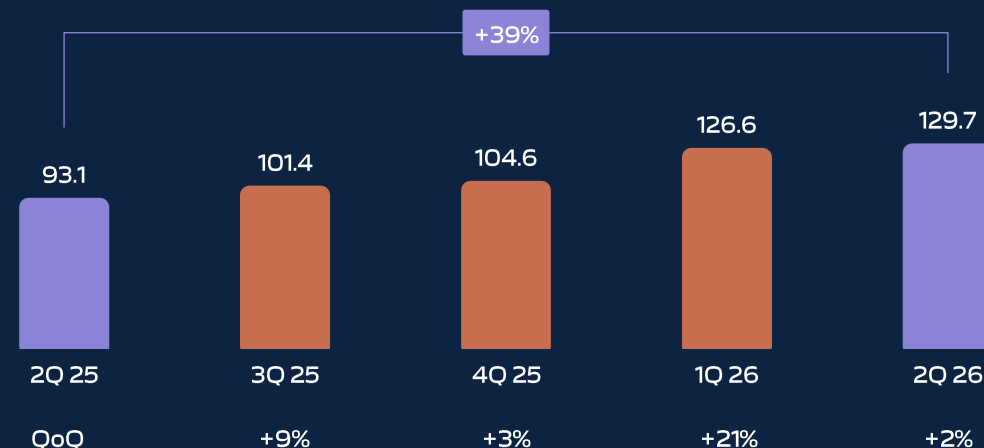
- Treasury operating income increase by 12% YoY to ﷼ 1,100mn in 1H 2026 due to increase in income from investment by 16%.
- Treasury assets rose by 9% YoY to ﷼ 82.9bn, driven by 10% growth in the investment portfolio to ﷼ 56.6bn.

Segmental Performance - Investments & Brokerage

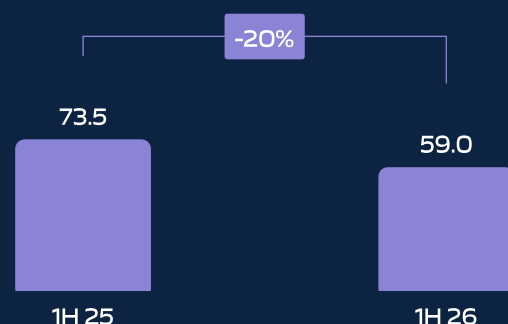
Operating income increased YoY

﷼ (mn)	1H 2026	1H 2025	Δ%	2Q 2026	2Q 2025	Δ%
Income from investments and financing, net	64	63	+2%	33	33	-1%
Fees from services & other income	546	500	+9%	308	284	+9%
Total operating income	610	563	+8%	341	317	+8%
Total operating expenses	271	224	+21%	140	108	+29%
Income before zakat	333	335	-1%	195	204	-5%

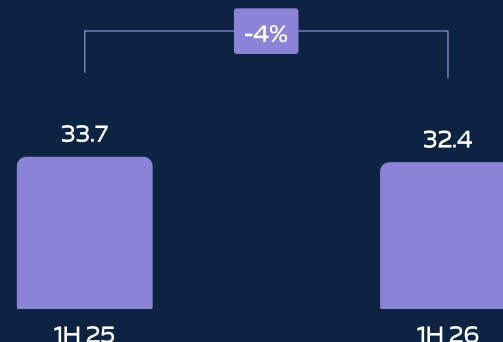
Assets Under Management (﷼ bn)



Brokerage Trading Income (﷼ mn)



Brokerage Trading Values (﷼ bn)



Management Commentary

- Investment and brokerage (I&B) operating income rose by 8% YoY to ﷼ 610mn from 9% increase in non-funded income.
- Brokerage trading income decreased by 20% YoY and brokerage trading values decreased 4% YoY, and AUM increased by 39% YoY.

06

Outlook & Guidance

Q2 2026



Accelerating innovation.
Driving sustainable growth.



Guidance

Acceleration of strategic execution drives a promising outlook for 2026

	2Q 2026A	2026G	Drivers	2030G
Financing Growth	+6% YTD	Low teens	Healthy Mid-Corp, SME & Retail growth from strategic initiatives; continuing the growth in corporate financing	Asset Growth Low double-digit CAGR
Net Profit Margin	3.46% -6bps YoY	-10bps to -5bps	Strategic focus on profitable segments, combined with elevated CoF, guide for lower Net Profit Margin	Return on Equity > 22%
Cost to Income Ratio	31.5%	Below 30.5%	Growth in income, AI & digital investment & process optimization driving efficiencies	Cost to Income Ratio < 29%
Return on Equity	17.8%	18% - 19% (Revised from above 19%)	Improving top line and efficiency driving improving ROE	CAR Pillar 1 (T I + T II) > 18%
Cost of Risk	0.45%	45-55bps (Revised from 35-45bps)	Cautiously expecting stable credit quality and NPL coverage, combined with expected credit collections	
CAR Pillar 1 (T I + T II)	19.9%	Around 19%	Improving top line with efficiencies and enhanced ROE management	

07

Appendix

Q2 2026



Accelerating innovation.
Driving sustainable growth.



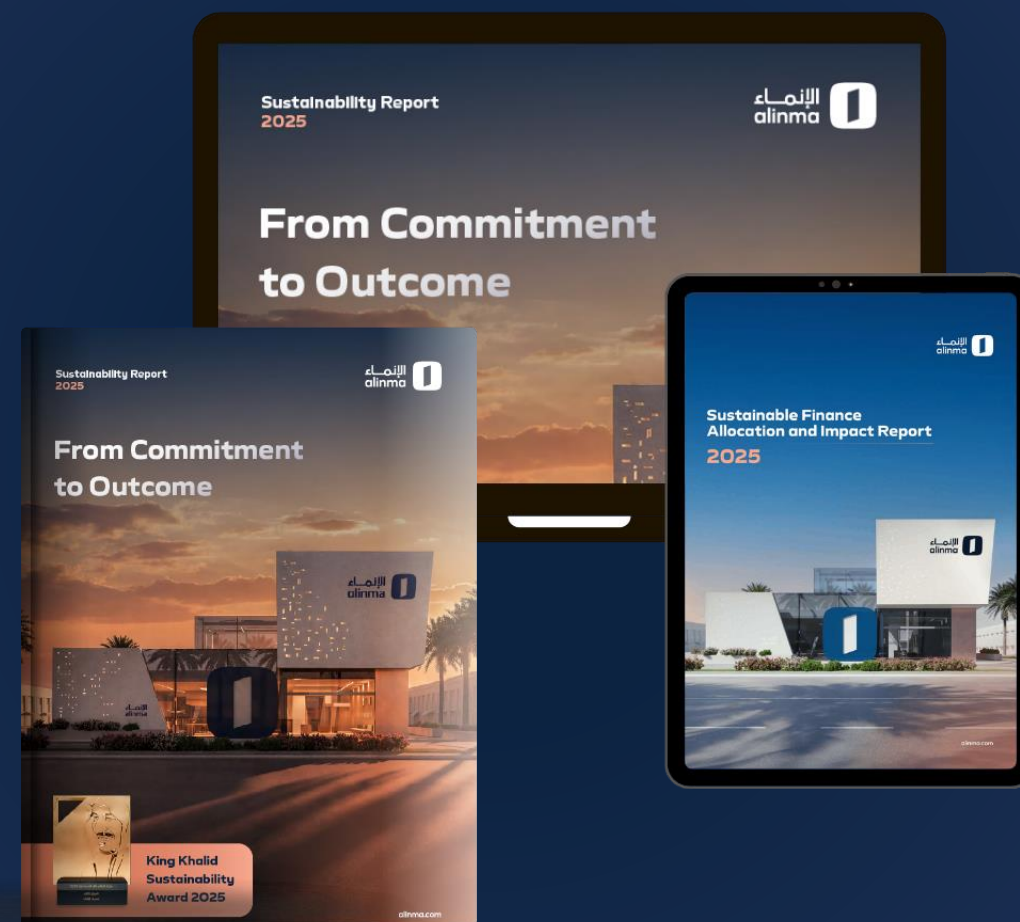
Sustainability

Alinma released its 2025 Sustainability report & the sustainable finance allocation and impact report

In the fourth 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.

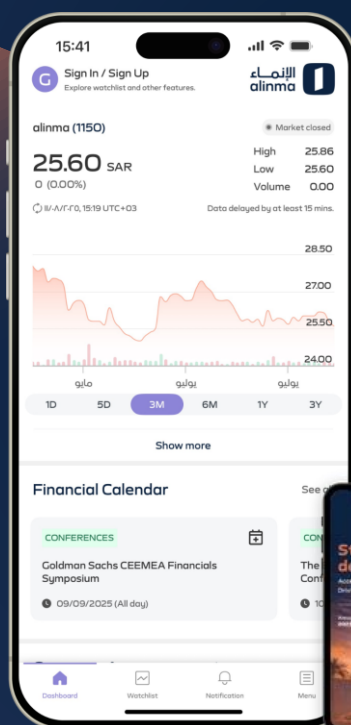
To view the sustainability report, and the sustainable finance allocation and impact report please visit:

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