

3Q 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.

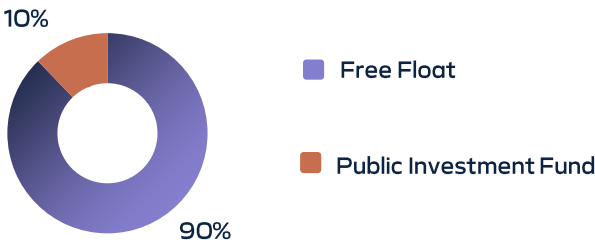
Financial Position

ﷲ (mn)	September 30 th , 2025	September 30 th , 2024	Δ%
Balance Sheet			
Financing	225,684	195,895	+15%
Total assets	307,214	266,983	+15%
Customers' deposits	234,623	209,140	+12%
Total liabilities	259,745	225,825	+15%
Total equity	47,468	41,158	+15%
Income Statement			
Total operating income	8,725	8,125	+7%
Net Income for the period	4,673	4,303	+9%
Key Ratios			
Cost to income ratio	31.6%	31.0%	+56 bps
ROAE	18.4%	18.6%	-17 bps
ROAA	2.1%	2.3%	-14 bps
NPL ratio	1.20%	0.78%	+42 bps
NPL coverage ratio	158.2%	245.2%	-87 ppts

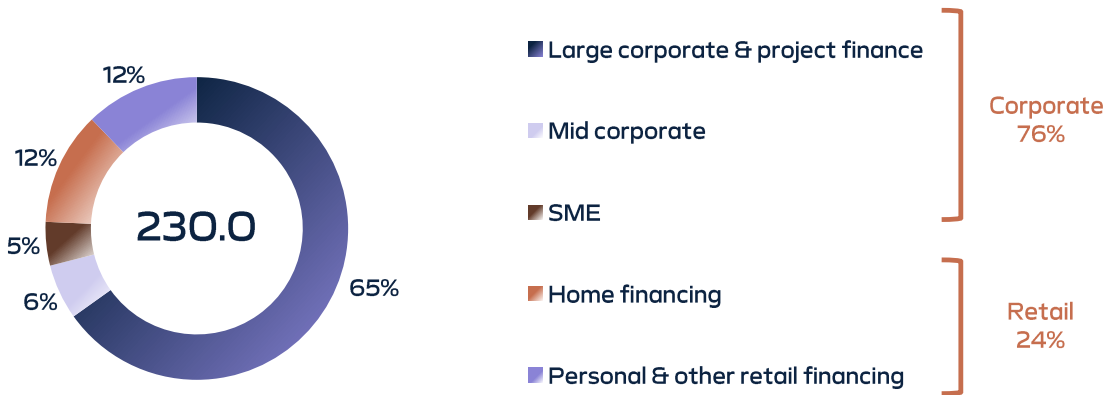
2025 Guidance

Financing Growth	Mid teens
Net Profit Margin	-20bps to -10bps
Cost to Income Ratio	Below 31%
Return on Equity	Above 18.5%
Cost of Risk	40-50bps
CAR Pillar 1 (T I + T II)	18%-19%

Major Shareholders



Financing, Gross Composition (ﷲ bn)



Financial Performance Highlights



Balance Sheet

3Q 25 Financing

₪ Bn

225.7

+12%
YTD

3Q 25 Total Assets

₪ Bn

307.2

+11%
YTD

3Q 25 Customers' Deposits

₪ Bn

234.6


+11%
YTD

3Q 25 CASA Deposits

₪ Bn

124.0

+14%
YTD



Income Statement

9M 25 Operating Income

₪ Mn

8,725

+7%
YoY

9M 25 Net Income

₪ Mn

4,673

+9%
YoY

3Q 25 CASA % of Total Deposits


52.8%

+1.2
PPTS YTD

9M 25 Cost to Income Ratio

31.6%

+0.6
PPTS YoY



Credit Quality, Capital and Liquidity

3Q 25 NPL Ratio

1.20%

+14
BPS YTD

3Q 25 NPL Coverage Ratio

158.2%

-14.1
PPTS YTD

9M 25 Net Profit Margin

3.46%

-27
BPS YoY

9M 25 ROE

18.4%

-17
BPS YoY

Stock Highlights

#5

Traded Stock in KSA By Value (3Q 2025)

₪ 10.3bn

Value Traded (3Q 2025)

₪ 67.0bn

Market Capitalization (30 September 2025)

Retail Digital Snapshot

33.7m

Monthly Average Users (Smart Phone Users Logins)

1.1m

Daily Average Users (Smart Phone Users Logins)

98.4%

Digital Transactions

Rating Strength

A- Stable

Fitch

A2 Stable

Moody's

A- Stable

S&P Global

Financial Position

#2 in KSA

Net Profit Margin

3.52%

(2Q 2025)

#2 in KSA

ROE

18.44%

(2Q 2025)

#3 in KSA

ROA

2.15%

(2Q 2025)

Additional Information IR Contact

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Visit our IR website: ir.alinma.com for more investor disclosures:



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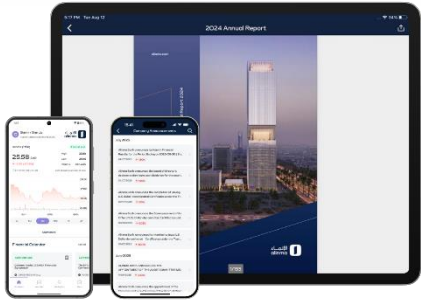
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Investor Relations App

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