

2Q 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.

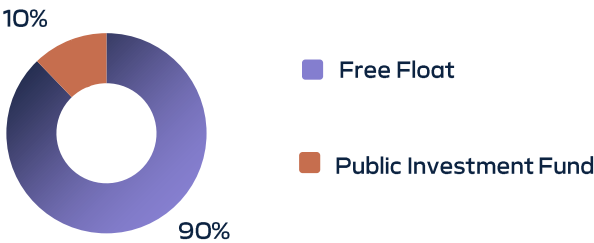
Financial Position

ﷲ (mn)	June 30 th , 2025	June 30 th , 2024	Δ%
Balance Sheet			
Financing	218,596	189,912	+15%
Total assets	297,216	260,138	+14%
Customers' deposits	229,944	205,357	+12%
Total liabilities	252,442	220,101	+15%
Total equity	44,775	40,037	+12%
Income Statement			
Total operating income	5,760	5,310	+8%
Net Income for the period	3,081	2,731	+13%
Key Ratios			
Cost to income ratio	31.6%	31.4%	-23 bps
ROAE	18.4%	18.0%	+42 bps
ROAA	2.1%	2.2%	-5 bps
NPL ratio	1.25%	0.78%	+47 bps
NPL coverage ratio	173.9%	240.1%	-66.2 ppts

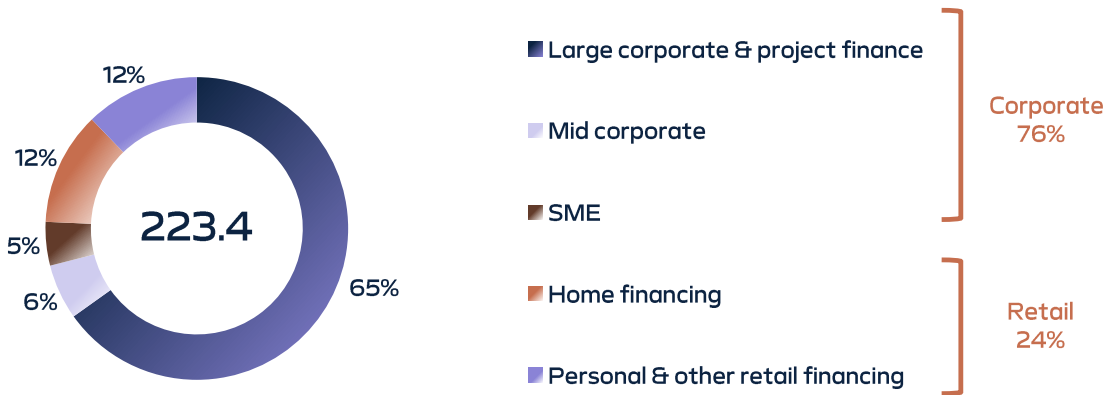
2025 Guidance

Financing Growth	Mid teens
Net Profit Margin	-20bps to -10bps <small>(Revised from -10bps to 0bps)</small>
Cost to Income Ratio	Below 31% <small>(Revised from below 30.5%)</small>
Return on Equity	Above 18.5% <small>(Revised from above 19%)</small>
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

2Q 25 Financing

﷼ Bn

218.6

+8%
YTD

2Q 25 Total Assets

﷼ Bn

297.2

+7%
YTD

2Q 25 Customers' Deposits

﷼ Bn

229.9

+9%
YTD

2Q 25 CASA Deposits

﷼ Bn

116.5

+7%
YTD



Income Statement

1H 25 Operating Income

﷼ Mn

5,760

+8%
YoY

1H 25 Net Income

﷼ Mn

3,081

+13%
YoY

2Q 25 CASA % of Total Deposits

50.7%

-1.0
PPTS YTD

1H 25 Cost to Income Ratio

31.6%

+0.2
PPTS YoY



Credit Quality, Capital and Liquidity

2Q 25 NPL Ratio

1.25%

+19
BPS YTD

2Q 25 NPL Coverage Ratio

173.9%

+1.7
PPTS YTD

1H 25 Net Profit Margin

3.52%

-22
BPS YoY

1H 25 ROE

18.4%

+42
BPS YoY

Stock Highlights

#5

Traded Stock in KSA By Value (2Q 2025)

﷼ 10.6bn

Value Traded (2Q 2025)

﷼ 67.1bn

Market Capitalization (30 June 2025)

Retail Digital Snapshot

31.2m

Monthly Average Users (Smart Phone Users Logins)

1.1m

Daily Average Users (Smart Phone Users Logins)

98.5%

Digital Transactions

Rating Strength

A- Stable

Fitch

A2 Stable

Moody's

A- Stable

S&P Global

Financial Position

#1 in KSA

Net Profit Margin

3.63%

(1Q 20254)

#2 in KSA

ROE

18.03%

(1Q 2025)

#3 in KSA

ROA

2.14%

(1Q 2025)

Additional Information
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