

4Q 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)	December 31 st , 2025	December 31 st , 2024	Δ%
Balance Sheet			
Financing, net	229,747	202,308	+14%
Total assets	311,067	276,827	+12%
Customers' deposits	227,374	210,545	+8%
Total liabilities	262,826	235,386	+12%
Total equity	48,241	41,442	+16%
Income Statement			
Total operating income	11,905	10,940	+9%
Net Income for the period	6,397	5,832	+10%
Key Ratios			
Cost to income ratio	31.2%	30.9%	+27 bps
ROAE	18.7%	18.8%	-11 bps
ROAA	2.2%	2.3%	-9 bps
NPL ratio	0.92%	1.06%	-14 bps
NPL coverage ratio	150.3%	172.3%	-22 ppts

2026 Guidance

Financing Growth	Low teens
Net Profit Margin	-10bps to -5bps
Cost to Income Ratio	Below 30.5%
Return on Equity	Above 19%
Cost of Risk	35-45bps
CAR Pillar 1(T I + T II)	Around 19%

Major Shareholders



Financing, Gross Composition (ﷲ bn)



Financial Performance Highlights



Balance Sheet



Income Statement

<p>4Q 25 Financing</p> <p>₹229.7 Bn</p> <p>↗ +14% YTD</p>	<p>4Q 25 Total Assets</p> <p>₹311.1 Bn</p> <p>↗ +12% YTD</p>	<p>FY 25 Operating Income</p> <p>₹11,905 Mn</p> <p>↗ +9% YoY</p>	<p>FY 25 Net Income</p> <p>₹6,397 Mn</p> <p>↗ +10% YoY</p>
<p>4Q 25 Customers' Deposits</p> <p>₹227.4 Bn</p> <p>↗ +8% YTD</p>	<p>4Q 25 CASA Deposits</p> <p>₹109.8 Bn</p> <p>↗ +1% YTD</p>	<p>4Q 25 CASA % of Total Deposits</p> <p>48.3%</p> <p>↘ -3.4 PPTS YTD</p>	<p>FY 25 Cost to Income Ratio</p> <p>31.2%</p> <p>↗ +0.3 PPTS YoY</p>



Credit Quality, Capital and Liquidity

<p>4Q 25 NPL Ratio</p> <p>0.92%</p> <p>↘ -14 BPS YTD</p>	<p>4Q 25 NPL Coverage Ratio</p> <p>150.3%</p> <p>↘ -22.0 PPTS YTD</p>	<p>FY 25 Net Profit Margin</p> <p>3.47%</p> <p>↘ -23 BPS YoY</p>	<p>FY 25 ROE</p> <p>18.7%</p> <p>↘ -11 BPS YoY</p>
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Stock Highlights

#4

Traded Stock in KSA
By Value and #5 by
volume
(FY 2025)

₹39.8bn

Value Traded
(FY 2025)

₹61.0bn

Market Capitalization
(31 December 2025)

Retail Digital Snapshot

42.3mn

Monthly Average
Users
(Smart Phone Users Logins)

1.4mn

Daily Average Users
(Smart Phone Users Logins)

98.8%

Digital Transactions

Rating Strength

A-
Stable

Fitch

A2
Stable

Moody's

A-
Stable

S&P Global

Financial Position

#2 in KSA
Net Profit Margin
3.46%
(3Q 2025)

#2 in KSA
ROE
18.42%
(3Q 2025)

#4 in KSA
ROA
2.13%
(3Q 2025)

Additional Information
IR Contact

Investor Relations
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