2Q 2026 Fact Sheet

alinma الإنماء

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.

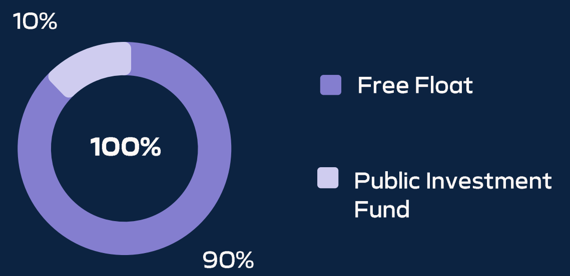
Financial Position

⃁(mn)	June 30th, 2026	June 30th, 2025	Δ%
Balance Sheet			
Financing, net	**243,911**	218,596	+12%
Total assets	**329,287**	297,216	+11%
Customers' deposits	**245,254**	229,944	+7%
Total liabilities	**279,163**	252,442	+11%
Total equity	**50,124**	44,775	+12%
Income Statement			
Total operating income	**6,138**	5,760	+7%
Net Income for the period	**3,274**	3,081	+6%
Key Ratios			
Cost to income ratio	**31.5%**	31.6%	-10 bps
ROAE	**17.8%**	18.4%	-62 bps
ROAA	**2.0%**	2.1%	-10 bps
NPL ratio	**0.96%**	1.25%	-29 bps
NPL coverage ratio	**175.9%**	173.9%	+2 ppts

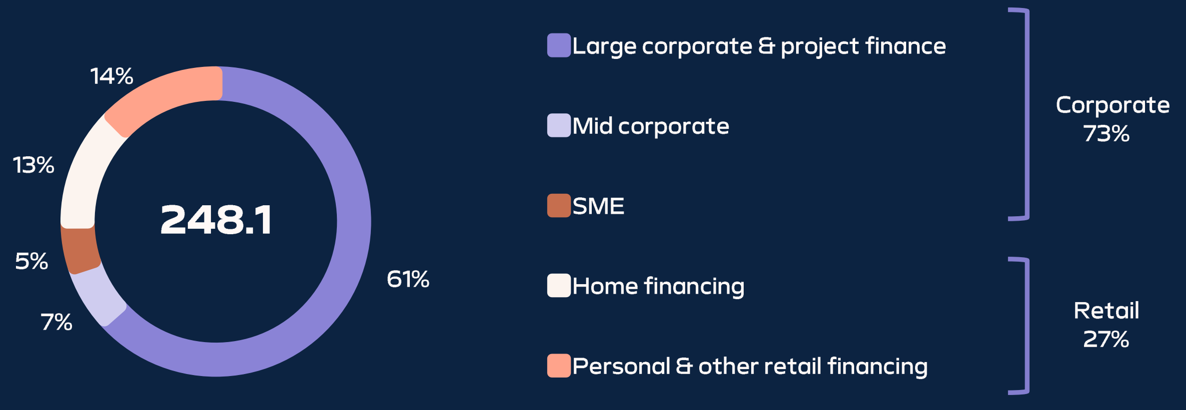
2026 Guidance

Financing Growth	Low teens
Net Profit Margin	-10bps to -5bps
Cost to Income Ratio	Below 30.5%
Return on Equity	18% - 19% (Revised from above 19%)
Cost of Risk	45-55bps (Revised from 35-45bps)
CAR Pillar 1 (T I + T II)	Around 19%

Major Shareholders



Financing, Gross Composition (⃁ bn)



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Financial Performance Highlights

Balance Sheet

2Q 26
Financing
⃁243.8 Bn
+6% YTD

2Q 26
Total Assets
⃁329.3 Bn
+6% YTD

2Q 26
Customers' Deposits
⃁245.3 Bn
+8% YTD

2Q 26
CASA Deposits
⃁116.1 Bn
+6% YTD

Income Statement

1H 26
Operating Income
⃁6,138 Mn
+7% YoY

1H 26
Net Income
⃁3,274 Mn
+6% YoY

2Q 26 CASA %
of Total Deposits
47.3%
-0.9 PPTS YTD

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

Credit Quality, Capital and Liquidity

2Q 26
NPL Ratio
0.96%
+4 BPS YTD

2Q 26
NPL Coverage Ratio
175.9%
+25.6 PPTS YTD

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

1H 26
ROE
17.8%
-62 BPS YoY

Stock Highlights

293.5Mn
Volume Traded
(2Q 2026)

⃁7.2Bn
Value Traded
(2Q 2026)

⃁73.3Bn
Market Capitalization
(30 June 2026)

Retail Digital Snapshot

45.2Mn
Monthly Average Users
(Smart Phone Users Logins)

1.5Mn
Daily Average Users
(Smart Phone Users Logins)

98.1%
Digital Transactions

Rating Strength

A-
Stable
Fitch

A2
Stable
Moody's

A-
Stable
S&P Global

Financial Position

#2 in KSA
Net Profit Margin
3.47%
(1Q 2026)

#2 in KSA
ROE
18.44%
(1Q 2026)

#2 in KSA
ROA
2.11%
(1Q 2026)

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Additional Information

IR Contact

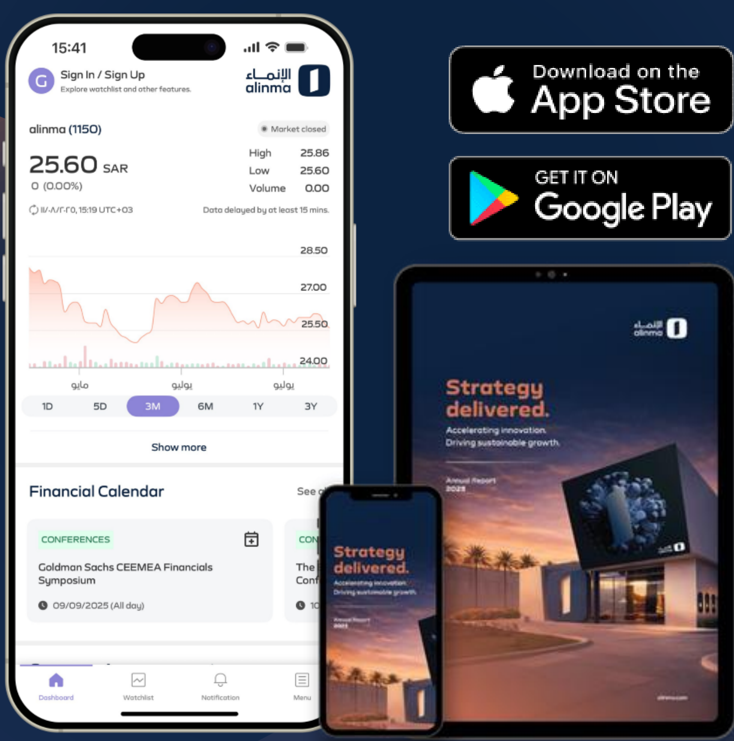
Investor Relations
Email: IR@alinma.com

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

- Financial statements
- Annual reports
- Sustainability reports
- Earnings presentations
- Earnings call transcripts
- Investor presentation

Investor Relations App

Our IR App will keep you up-to-date with the latest development - from latest share prices and press releases to IR calendar, financial results and our document library on the go



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