November 2026

Investor Presentation

3Q 2026

Accelerating innovation. Driving sustainable growth.



Table of Contents

01 Alinma Overview

02 Strategy Update

03 Historical Financial Performance

04 9M 2026 Financial Performance

05 Segmental Performance

06 Outlook & Guidance

07 Appendix



01

Alinma Overview

Q3 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 ﷼20 billion from ﷼15 billion via stock dividends to fund the next stage of growth

2024

Major Capital Increase

Alinma increased its capital to ﷼25 billion from ﷼20 billion via stock dividends to fund the next stage of growth

2026

Major Capital Increase

Alinma increased its capital to ﷼30 billion from ﷼25 billion via stock dividends to fund the next stage of growth



Alinma Overview

One Step Ahead

Financial Position

Net Profit Margin	ROE	ROA
#2 in KSA	**#2 in KSA**	**#3 in KSA**
3.46% (2Q 2026)	17.82% (2Q 2026)	2.04% (2Q 2026)

Rating Strength

Fitch	Moody's	S&P Global
A- (Stable)	A2 (Stable)	A- (Stable)

Retail Digital Snapshot

45.4Mn	1.5Mn	98.1%
Monthly Average Users (Smart Phone Users Logins)	**Daily Average Users** (Smart Phone Users Login)	**Digital Transactions**

KSA Market Share

Assets (2Q 2026)	Financing (2Q 2026)	Deposits (2Q 2026)	NIB Deposits (2Q 2026)
6.8%	7.5%	7.8%	6.1%

SOURCE: Bank Financial Statements, Tadawul

Stock Highlights

#5
Traded Stock in KSA
By Value (3Q 2026)

﷼ 7.2Bn
Value Traded
(3Q 2026)

13.1%
Foreign Ownership
(30 September 2026)

10%
Owned by Public Investment Fund

﷼ 73.0Bn
Market Capitalization
(30 September 2026)

5.9Mn
Active Customers

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

02

Strategy Update

Q3 2026

الإنماء alinma

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	Private banking	Corporate banking	Digital banking	Treasury
Aspire to primacy with all customer segments we serve	Set up market differentiating value propositions and service models for Private Banking clients	Aspire to primacy for target domestic-oriented clients across segments & sectors with distinctive edge in SME financing	Develop intelligent banking platforms to drive primacy	Expand array of funding instruments and international funding partners
Innovate with segment-specific offerings and bundles to drive acquisition and engagement		Upgrade transaction banking proposition for large corporates to become a private sector preferred gateway into KSA	Launch beyond banking digital offerings leveraging strategic partnerships and investments to drive innovation	Grow FX and other prioritized offerings by unlocking flows from RBG/CBG
Delight through memorable customer journeys across digital and physical channels	Offer world-class global and exclusive local investments opportunities and services	Build best-in-class scalable operating model leveraging cutting-edge technology and AI	Enhance operating model incl. monetization improvements & streamlined collaboration with other BUs and Subsidiaries	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

3Q 2026 Achievements

- Launched Global Blue VAT refund service at King Khalid International Airport, enabling visitors to Saudi Arabia to seamlessly claim VAT refund.
- Launched the global payout partner platform to diversify transfer channels and enhance payment capabilities.
- Launched new internal Corporate Banking Application to accelerate the client application process and minimize wait times.
- Launched Bid Bond & Performance Bond LG, and payment guarantee on alinma Business Portal to accelerate business growth.
- 3rd largest asset manager in KSA by AUM as of Q2 2026, with a growth of +33% YoY as of Q3 2026.
- Finalizing Repo to Maturity (RTM) agreements with several International banks to diversify funding sources.

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

4/6 Initiatives Started

66%

Key Achievements

3Q 2026

New Products and Services

- Launched Global Blue VAT refund service at King Khalid International Airport, enabling visitors to Saudi Arabia to seamlessly claim VAT refund
- Launched an AI platform for Voice of the Customer
- Launched the global payout partner platform to diversify transfer channels and enhance payment capabilities.
- Launched 2 new revolving credit cards

Distribution & Transformation

3

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

5/7 Initiatives Started

71%

Key Achievements

3Q 2026

Growth in All Corporate Segments

+8% YoY
Growth in Corporate financing including SMEs

+21% YoY
Growth in booked assets under Mid-Corporate banking segment

+28% YoY
Growth in SMEs financing

Distribution & Transformation

- Launched new internal Corporate Banking Application to accelerate the client application process and minimize wait times

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

3Q 2026

Expansion of Products and Volumes

2 bn

Tier 1 Private placement

+23% YoY

Growth in PRS notional amount.

+42% YoY

Growth in FX forwards notional amount.

- Finalizing Repo to Maturity (RTM) agreements with several International banks to diversify funding sources.

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

9/10 Initiatives Started

90%

Key Achievements

3Q 2026

Expansion of Products, Services, Partnerships, and Innovation

- Launched ATM QR Cash Withdrawal
- Enabled purchase using Akthr points in iz youth
- Launched new corporate expense card
- Launched Bid Bond & Performance Bond LG, and payment guarantee in alinma Business Portal
- Launched LC Musharakah fully digital in alinma Business Channel
- Launched eTrade services for iz business

Business Growth

98% Digital Penetration (Onboarding)	**48%** Personal Finance Sales YoY Growth	**17%** Active Customers YoY Growth
98% Digital Penetration (Transactions)	**50%** Credit Card Sales YoY Growth	**17%** 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

75%

Key Achievements

3Q 2026

Strengthening Talent, Culture & Employee Wellbeing

Conducted two Strategy 2030 awareness sessions to strengthen strategy understanding and its impact on the bank daily activities

Activated employees' knowledge sharing through the "Share Your Expertise" initiative with alinma leaders

Training & Development

+37,493
Training Hours delivered across multiple learning areas

+1,972
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

73%

Key Achievements

3Q 2026

AI Use Cases

Completed deployment of three AI use case families related to Retail, Corporate, and IT

Agile Delivery Scale & Operational Resilience

34
Squads launched & operational

92
Applications running active-active architecture

Data and AI Capability Building

5
Programs to support way of working and talent retention completed

20
Personalized learning paths kicked off covering data and AI skills

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

10/13 Initiatives Started

77%

Key Achievements

3Q 2026

New Products & Services

Launched a new Private Fund with AUM of ﷼ 1.2 bn

Transactions & Business Growth

﷼ 134.5bn

+33% YoY

Assets Under Management

3rd Largest

asset manager in KSA by AUM as of Q2 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

3Q 2026

Strategic Growth & Engagement

Optimized cards propositions direct cost as part of business optimization initiatives

Launched merchant aggregator product to expand on merchant business

+80K

Registered kids wallets in our e-wallet as part of our focus on this segment

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

20/23 Initiatives Started

87%

Key Achievements

3Q 2026

+45% YoY

Operations productivity growth

Key Achievements & Business Growth

Launched F1 Spend campaign to boost cross-border spend by a gamified in-app competition and rewarded top 40 spenders

Enhanced forward-looking credit risk models (PD & LGD) to improve provisioning stability and strengthen accuracy

03

Historical Financial Performance

Q3 2026

الإنماء alinma

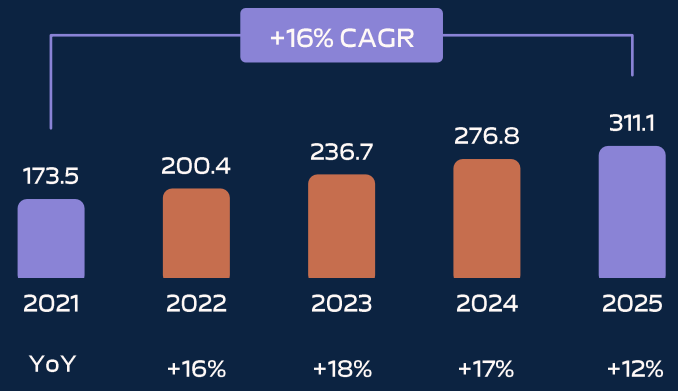
Accelerating innovation.
Driving sustainable growth.



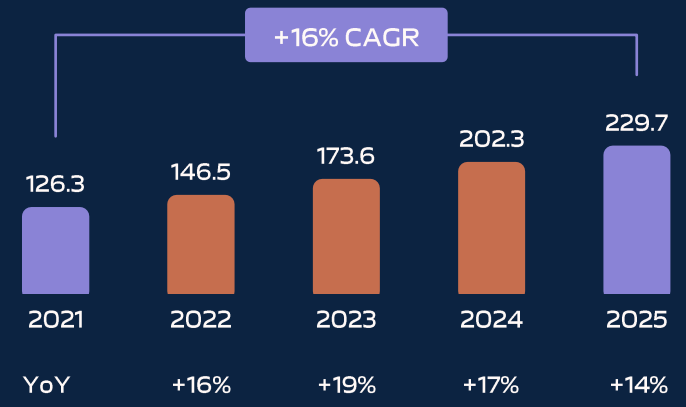
Balance Sheet Track Record

Solid history of strong balance sheet momentum...

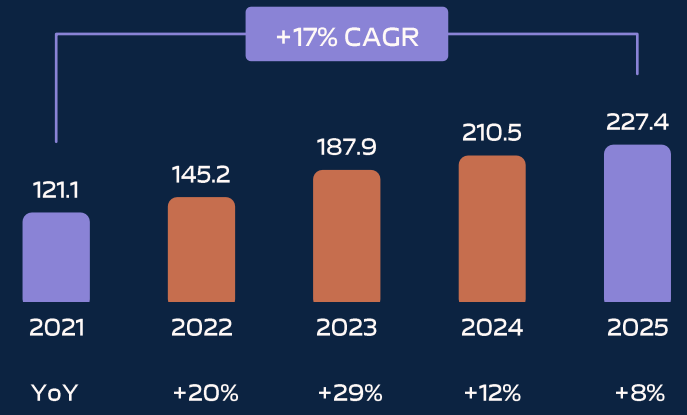
Total Assets (﷼ bn)



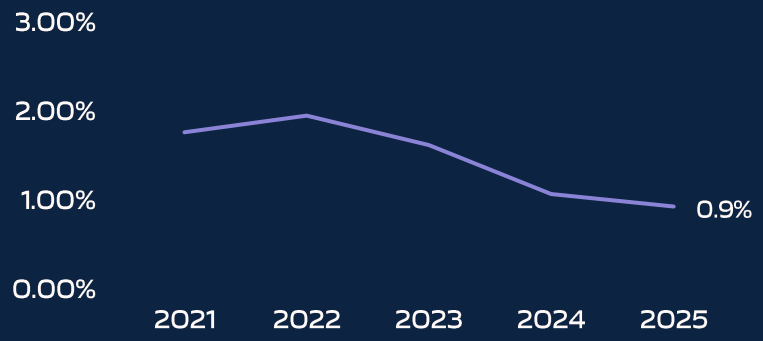
Financing (﷼ bn)



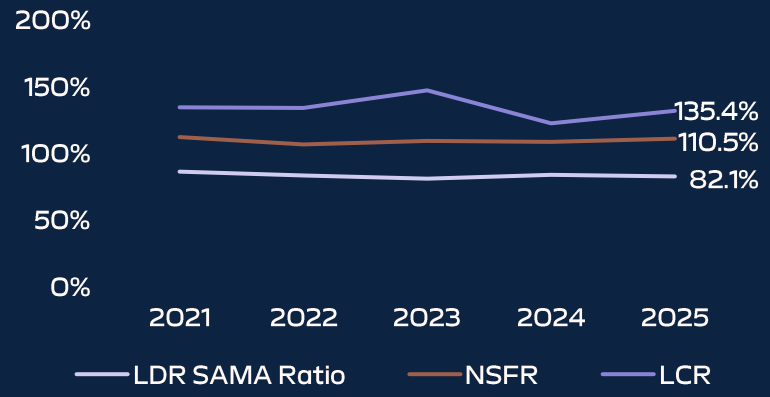
Customers' Deposits (﷼ bn)



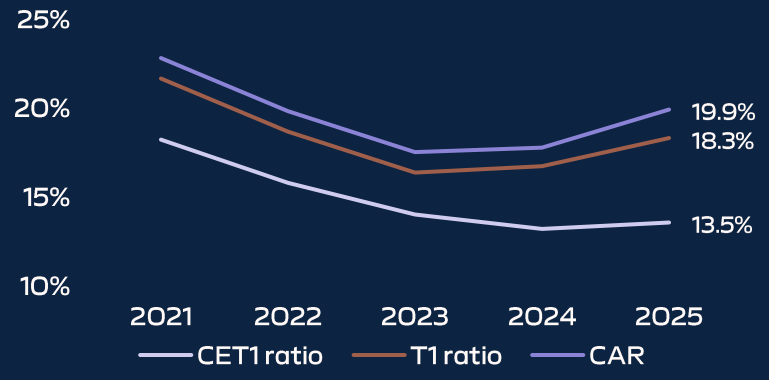
NPL Ratio (%)



Liquidity (%)



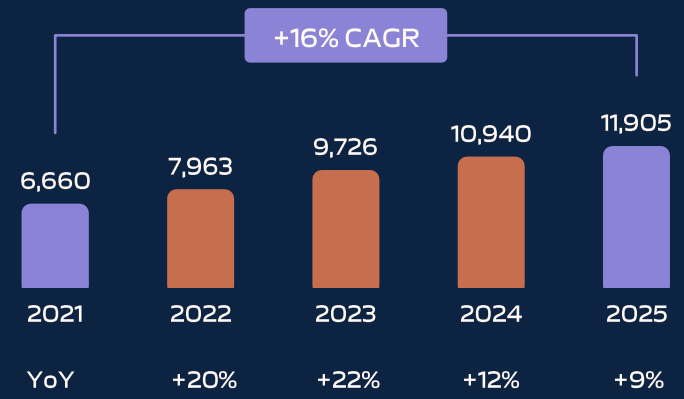
Capitalization (%)



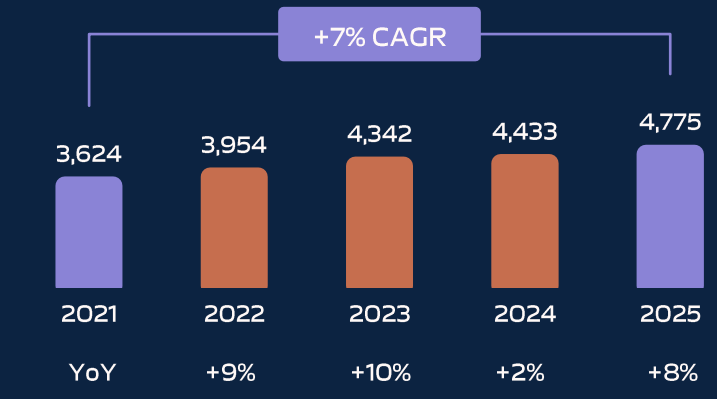
P&L Track Record

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

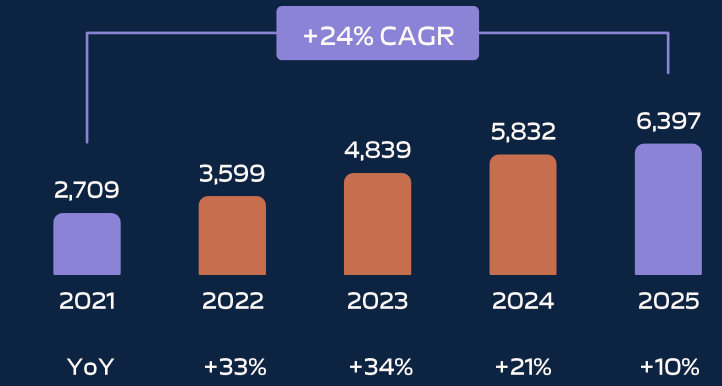
Total Operating Income (﷼ mn)



Total Operating Expenses (﷼ mn)



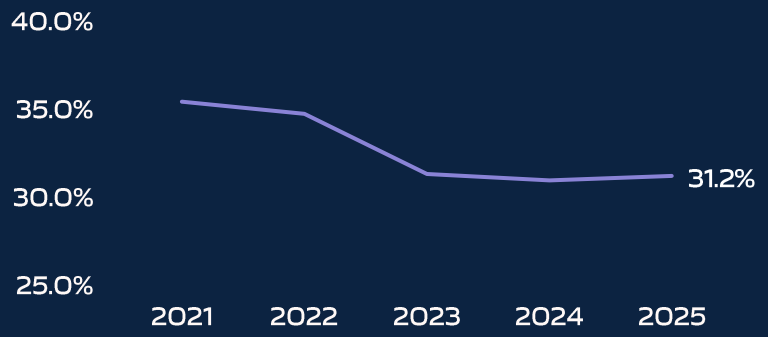
Net Income (﷼ mn)



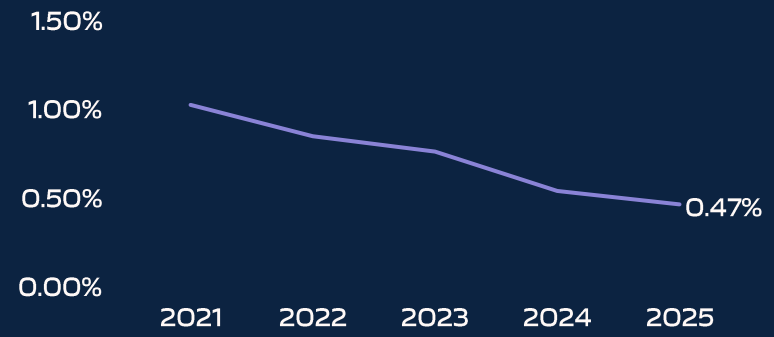
Net Profit Margin (%)



Cost To Income Ratio (%)



Cost of Risk (%)



04

9M 2026 Financial Performance

Q3 2026

الإنماء
alinma

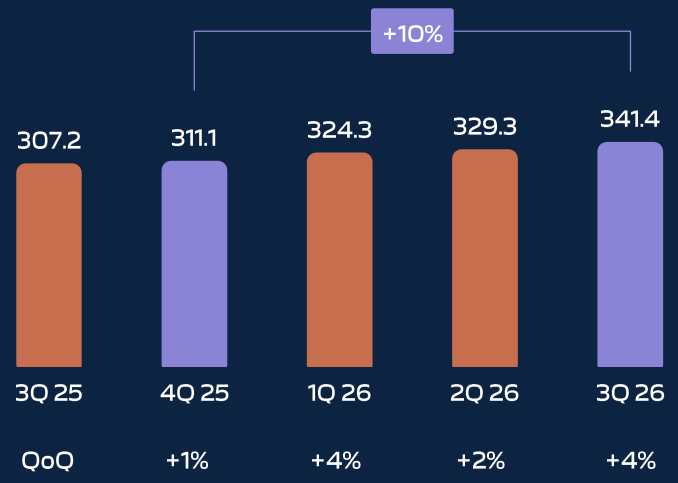
Accelerating innovation.
Driving sustainable growth.



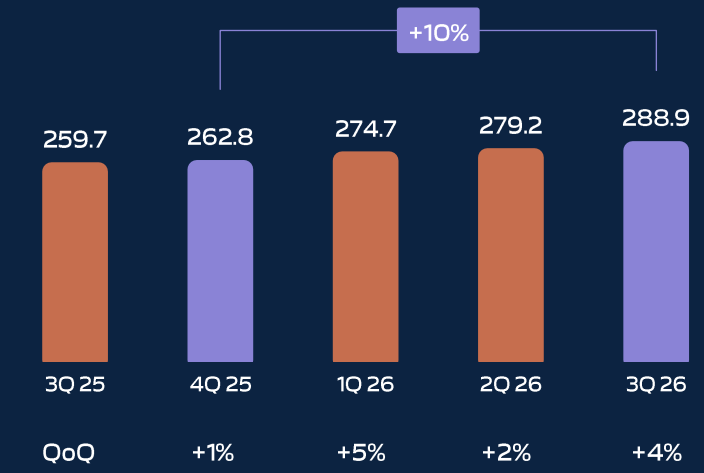
3Q 2026 Balance Sheet Highlights

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

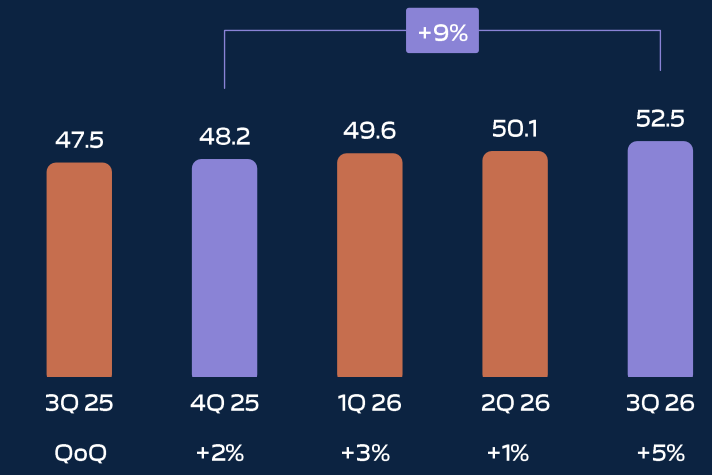
Total Assets (﷼ bn)



Total Liabilities (﷼ bn)



Total Equity (﷼ bn)



3Q 26
Financing
﷼252.7 Bn
↗ **+10% YTD**

3Q 26
Total Assets
﷼341.4 Bn
↗ **+10% YTD**

3Q 26 Avg.
Balance of
Customers' Deposits
﷼238.7 Bn
↗ **+7% YTD**

3Q 26
LDR SAMA Ratio
81.1%
↗ **+1.0 PPT YoY**

3Q 26
Customers' Deposits
﷼251.9 Bn
↗ **+11% YTD**

3Q 26
CASA Deposits
﷼118.9 Bn
↗ **+8% YTD**

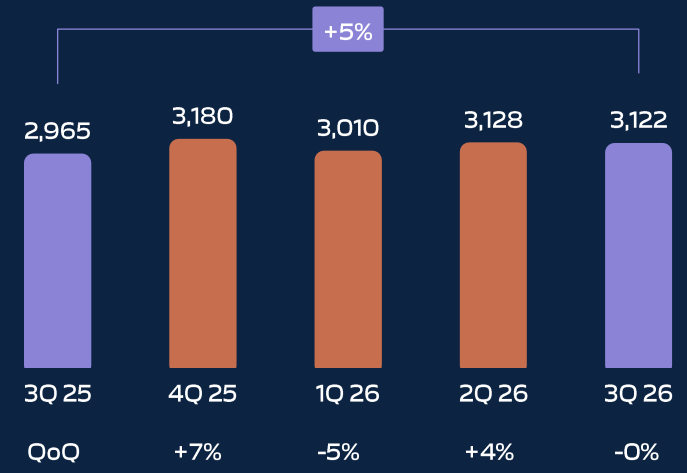
3Q 26 Avg.
CASA Deposits
﷼115.8 Bn
↗ **+4% YTD**

3Q 26
CAR
20.9%
↗ **+1.7 PPTS YoY**

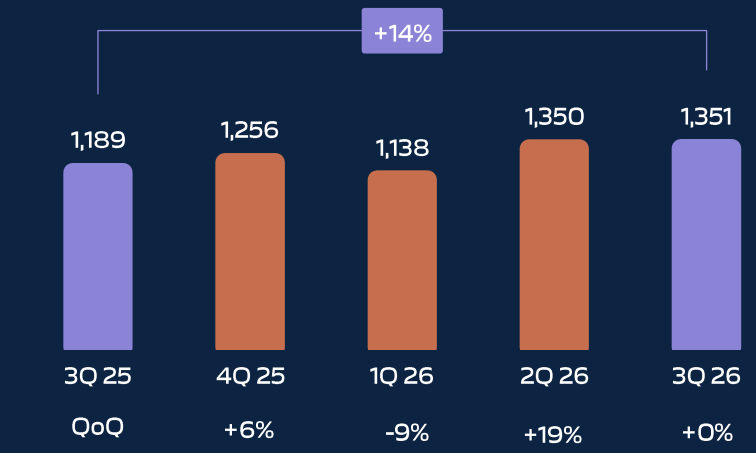
3Q 2026 P&L Highlights

Operating income growth drove a 4% increased in net income for 9M 2026

Total Operating Income (﷼ mn)

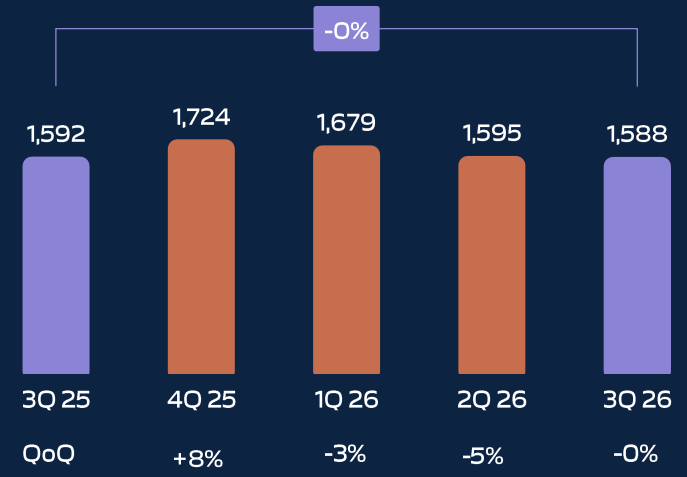


Total Operating Expenses (﷼ mn)



* Including impairment charge

Net Income (﷼ mn)



9M 26 Funded Income
﷼7,607 Mn
↗ +10% YoY

9M 26 Non-Funded Income
﷼1,653 Mn
↘ -8% YoY

9M 26 Net Income
﷼4,862 Mn
↗ +4% YoY

9M 26 Net Profit Margin
3.45%
↘ -1 BP YoY

9M 26 Cost to Income Ratio
31.1%
↘ -0.4 PPTS YoY

9M 26 ROE
17.6%
↘ -86 BPS YoY

Balance Sheet Trends

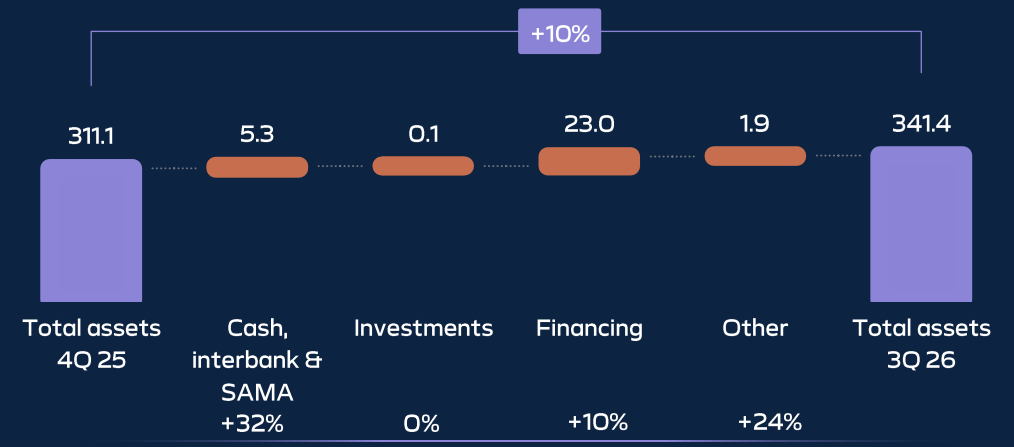
Balance sheet growth of 10% YTD driven by financing

Management Commentary

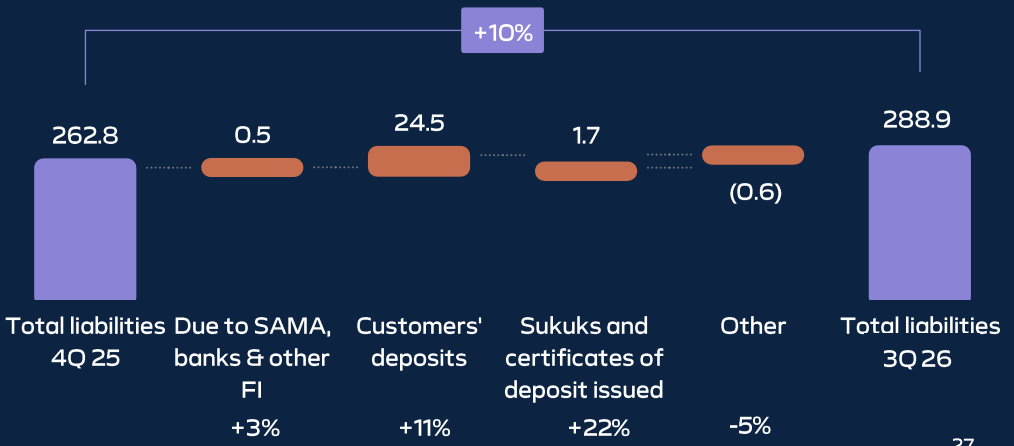
- Growth in total assets of 10% YTD mainly driven by 10% financing growth.
- Total liabilities grew by 10% YTD mainly from a 11% increase in customers' deposits.

﷼ (mn)	3Q 2026	4Q 2025	Δ%	3Q 2025	Δ%
Cash, interbank & SAMA balances	**21,994**	16,663	+32%	21,326	+3%
Investments	**56,760**	56,623	0%	52,150	+9%
Financing, net	**252,710**	229,747	+10%	225,684	+12%
Other assets	**9,951**	8,035	+24%	8,053	+24%
Total assets	**341,415**	**311,067**	**+10%**	**307,214**	**+11%**
Due to SAMA, banks & other FI	**16,726**	16,213	+3%	11,161	+50%
Customers' deposits	**251,916**	227,374	+11%	234,623	+7%
Sukuks and certificates of deposit issued	**9,296**	7,625	+22%	3,879	+140%
Other liabilities	**11,011**	11,614	-5%	10,082	+9%
Total liabilities	**288,949**	**262,826**	**+10%**	**259,745**	**+11%**
Share capital	**30,000**	25,000	+20%	25,000	+20%
Retained earnings	**4,506**	4,250	+6%	5,135	-12%
Other reserves	**3,581**	6,489	-45%	4,831	-26%
Tier 1 sukuk	**14,379**	12,502	+15%	12,502	+15%
Total equity	**52,467**	48,241	+9%	47,468	+11%

Total Assets Movement YTD (﷼ bn)



Total Liabilities Movement YTD (﷼ bn)



P&L Trends

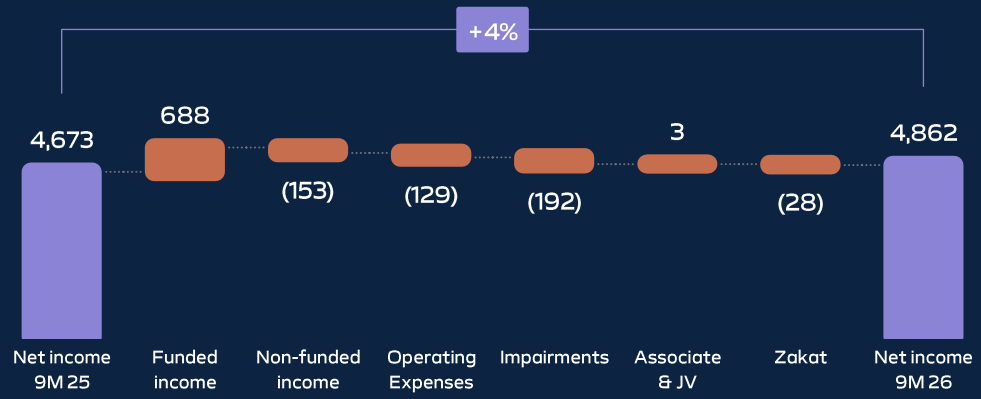
Net income for 9M 2026 grew by 4% YoY supported by growth in operating income

Management Commentary

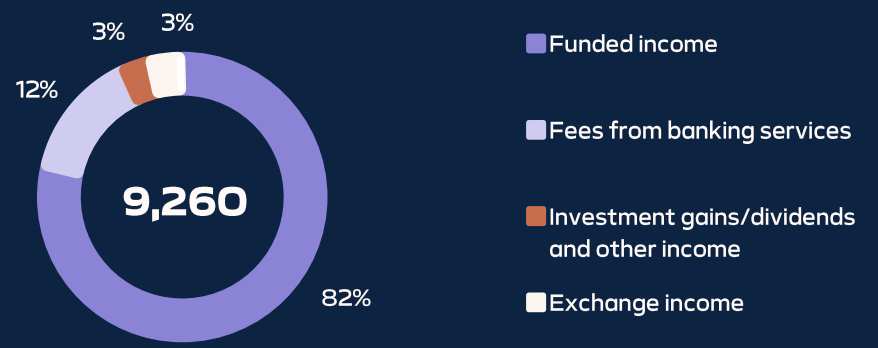
- Net income for 9M 2026 grew 4% YoY to ﷼4,862mn from 6% operating income growth.
- 9M 2026 funded income increased by 10% YoY, and the non-funded income decreased by 8% YoY.

﷼ (mn)	9M 2026	9M 2025	Δ%	3Q 2026	3Q 2025	Δ%
Funded income	**7,607**	6,919	+10%	**2,582**	2,365	+9%
Non-Funded income	**1,653**	1,806	-8%	**540**	600	-10%
Total operating income	**9,260**	**8,725**	**+6%**	**3,122**	**2,965**	**+5%**
Operating Expenses	**2,883**	2,755	+5%	**951**	932	+2%
Impairments	**956**	764	+25%	**400**	256	+56%
Net operating income	**5,421**	**5,206**	**+4%**	**1,771**	**1,776**	**0%**
Income before zakat & income tax	**5,421**	**5,204**	**+4%**	**1,771**	**1,775**	**0%**
Zakat	**559**	531	+5%	**183**	183	0%
Net income	**4,862**	**4,673**	**+4%**	**1,588**	**1,592**	**0%**

Net Income Movement YoY (﷼mn)



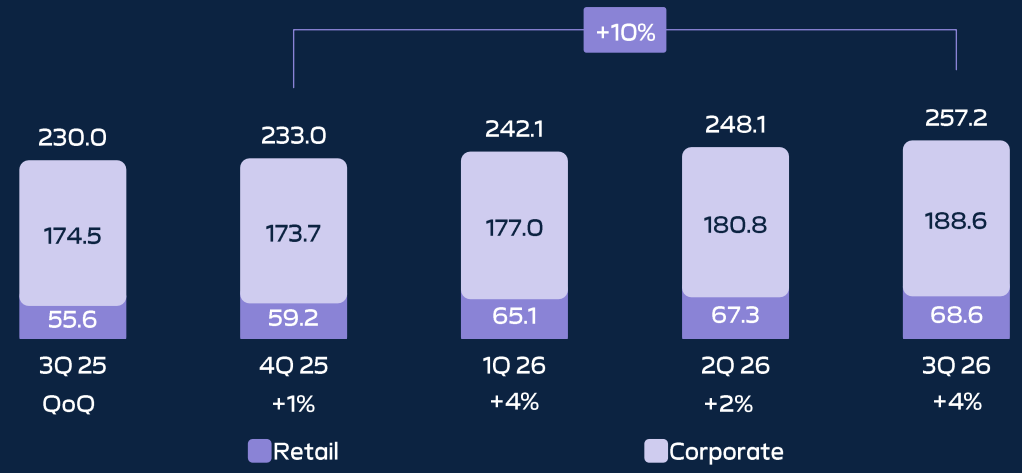
Operating Income Composition (﷼mn)



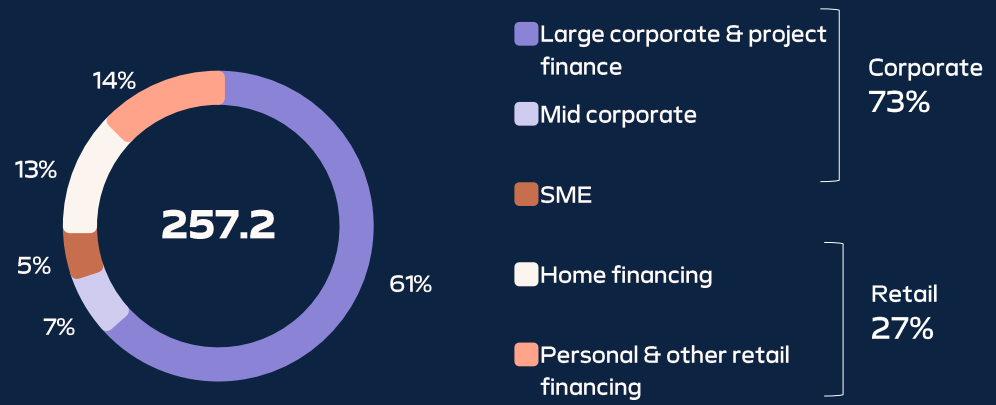
Financing

Gross financing growth of 10% YTD is driven by 16% increase in retail financing, and 9% in corporate financing

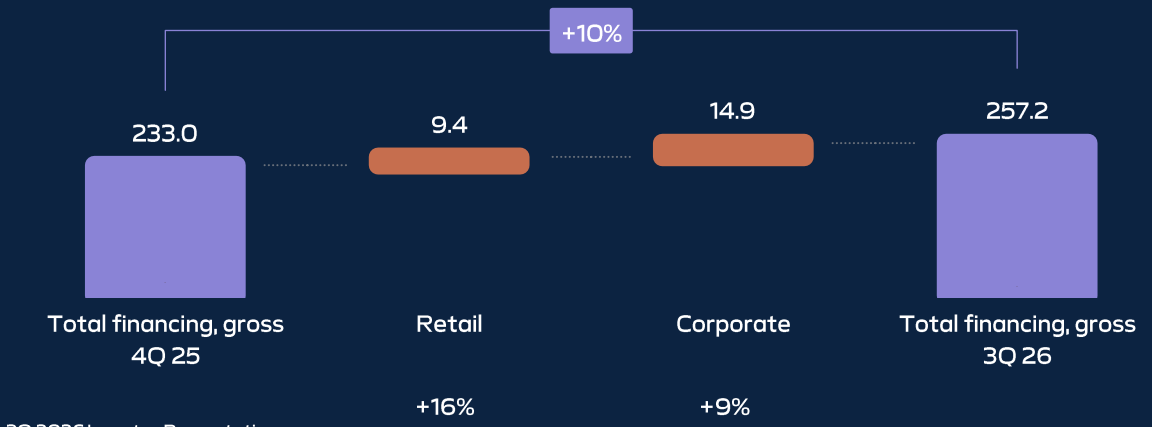
Financing, Gross (SAR bn)



Financing, Gross Composition (SAR bn)



Financing, Gross Movement YTD (SAR bn)



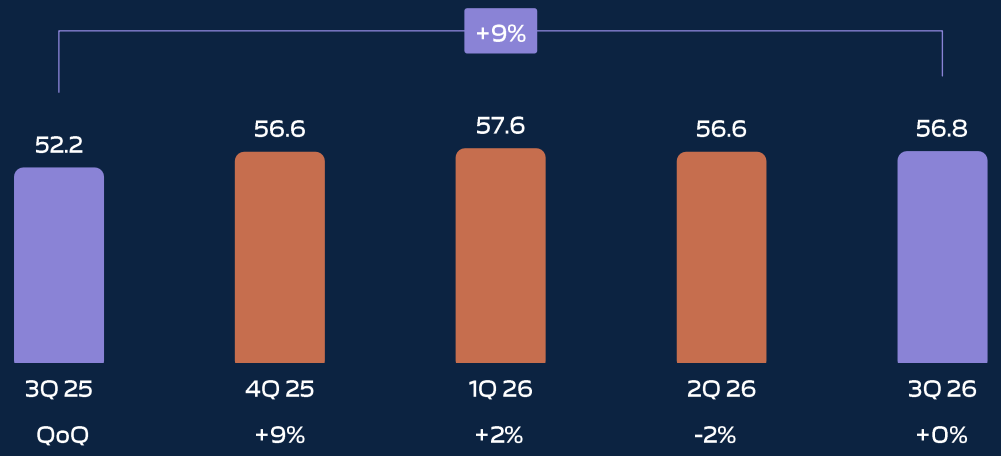
Management Commentary

- Retail financing increased by 16% YTD, driven by 15% growth in home financing, complemented by a healthy expansion in auto financing.
- Corporate financing growth continued its momentum with 9% increase YTD, driven by 15% growth in SME financing, along with 14% growth in mid-corporate YTD.
- Gross financing comprises of 73% corporate and 27% retail as of September 30th, 2026.

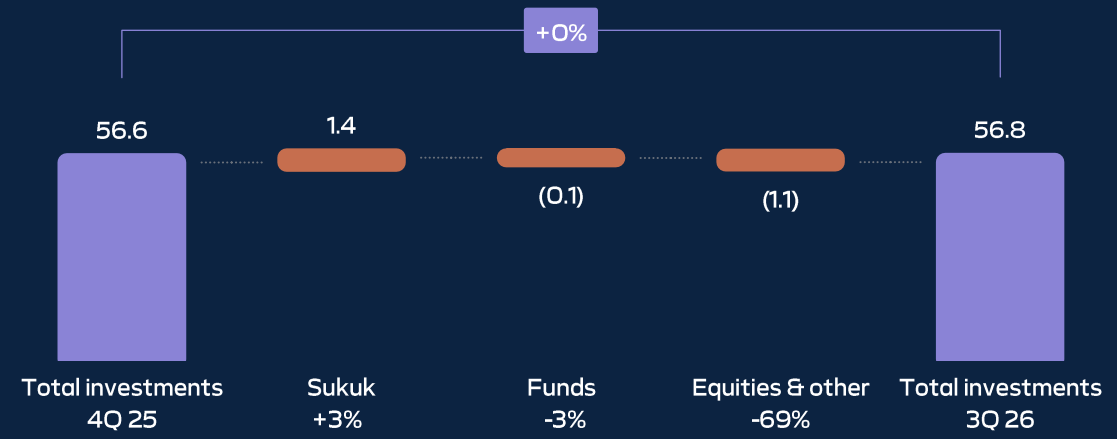
Investments

9% growth in investments YoY

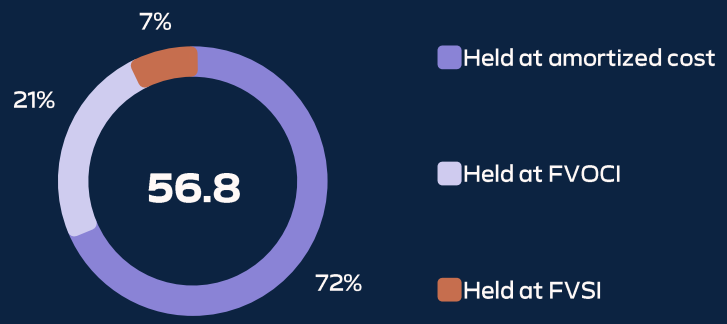
Investments (﷼ bn)



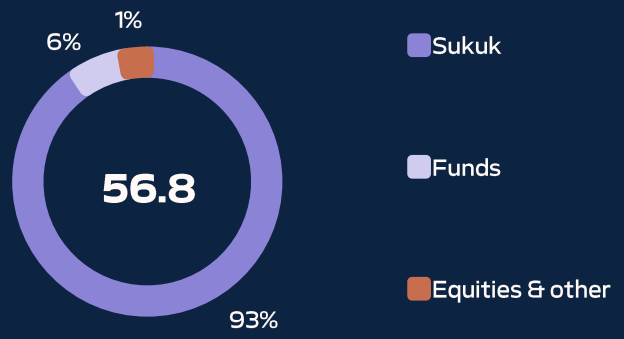
Investments Movement YTD (﷼ bn)



Investments Composition (﷼ bn)



Investments Composition (﷼ bn)



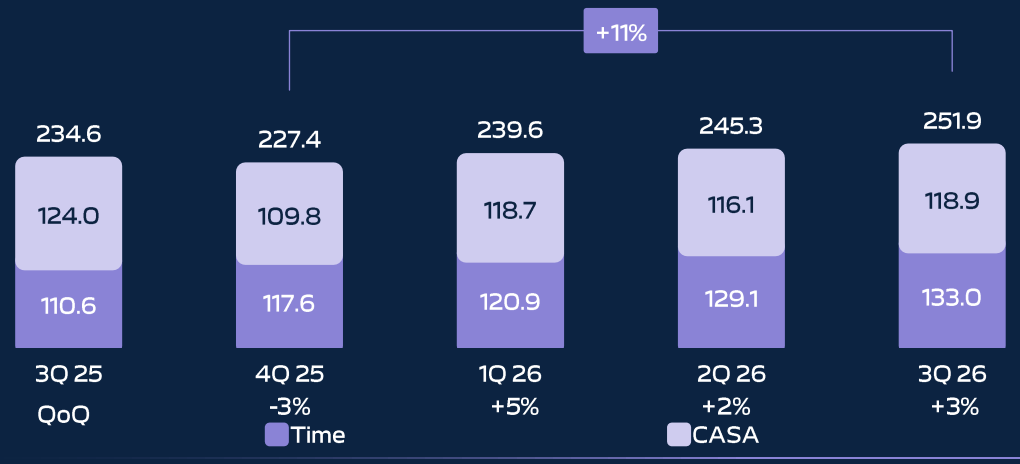
Management Commentary

- Investments grew 9% YoY.
- The investment portfolio as at September 30th, 2026 comprised of 93% sukuk investments, 6% funds and 1% equities & other investments.

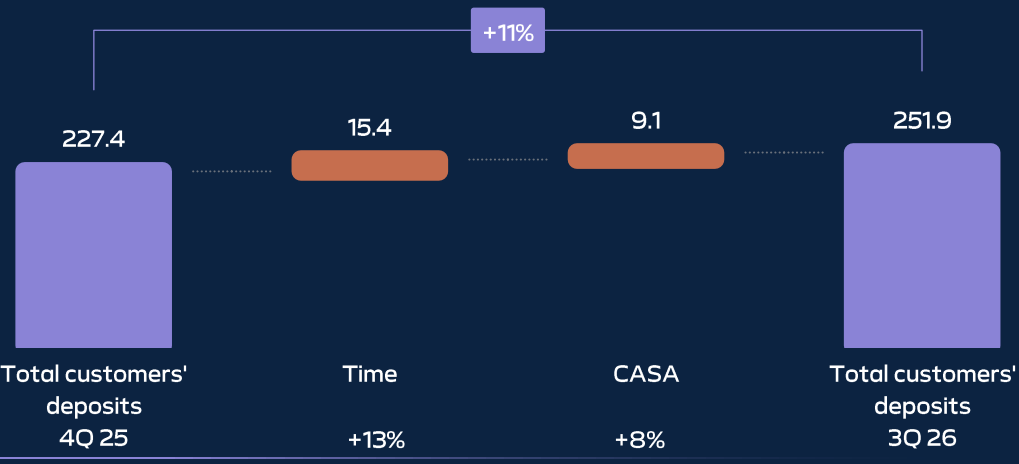
Deposits

Deposit growth of 11% driven by continuous growth of CASA by 8%

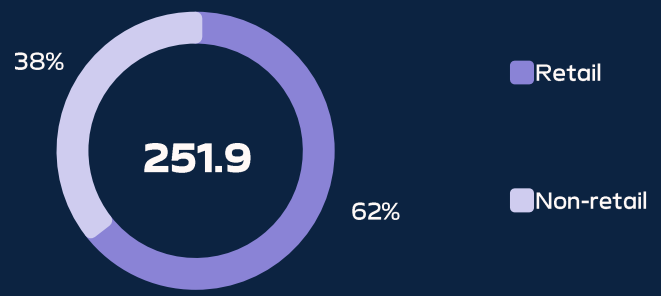
Customers' Deposits (﷼ bn)



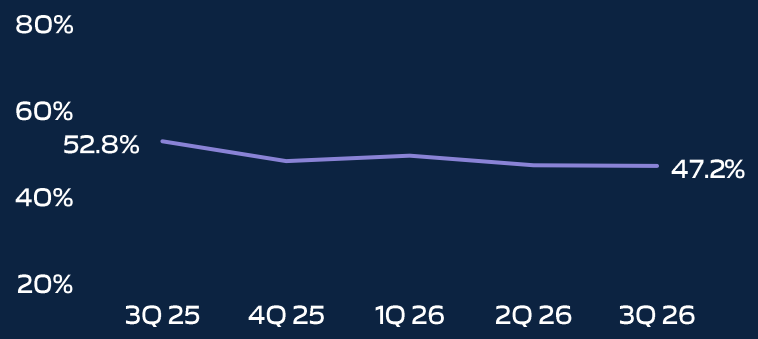
Customers' Deposits Movement YTD (﷼ bn)



Customers' Deposits Composition (﷼ bn)



CASA % of Total Deposits (%)



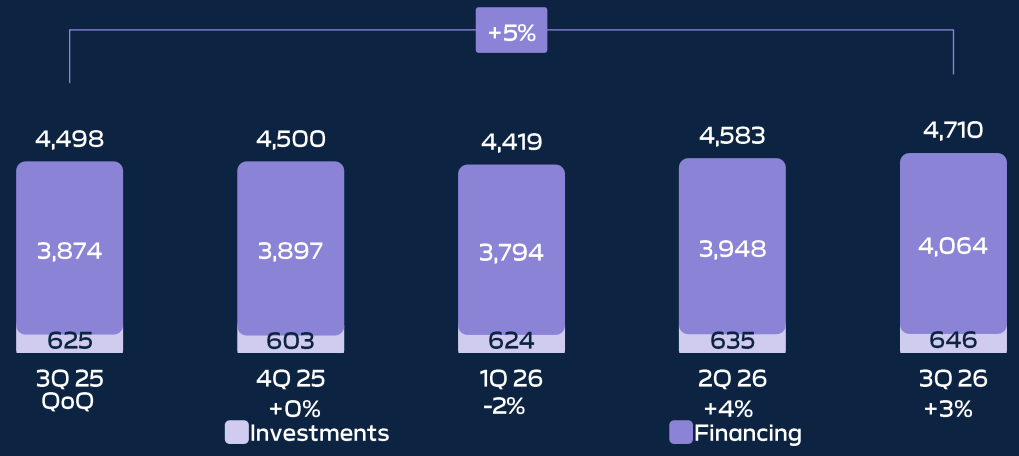
Management Commentary

- Deposits rose by 11% during 9M 2026 driven by growth in time and CASA deposits of 13% and 8% respectively.
- CASA Deposit composition decreased by 5.6ppts.
- Total deposits comprise of 62% retail and 38% non-retail deposits as of September 30th, 2026.

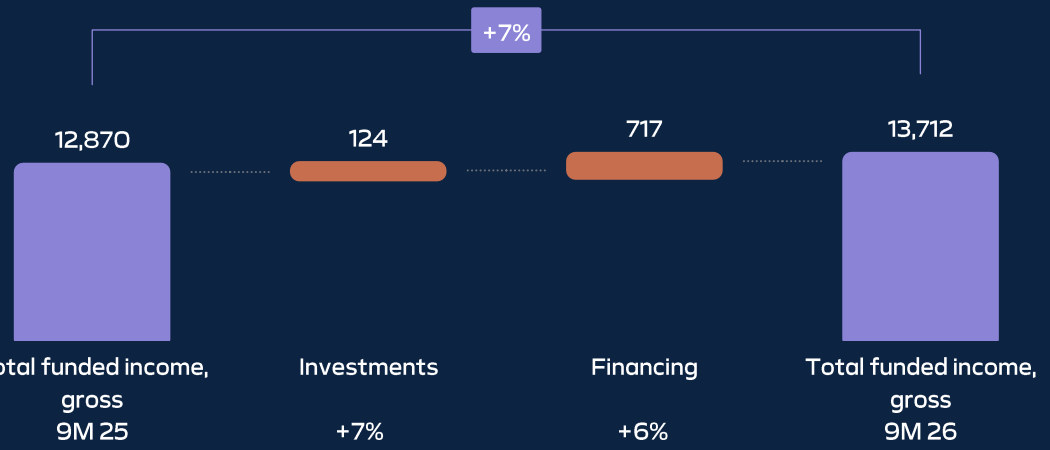
Income from Financing & Investments

Gross funded income continues a healthy growth driven by 7% growth in investment income and 6% growth in financing income

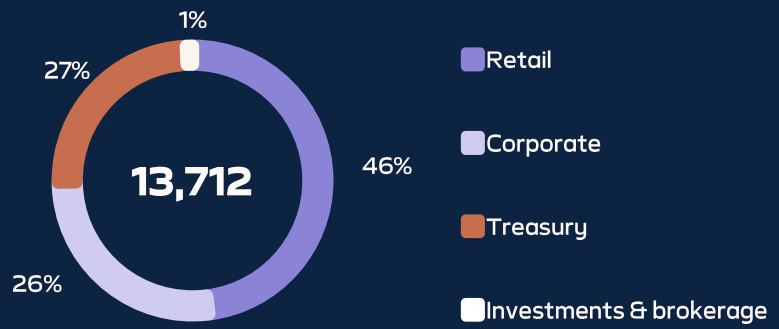
Funded Income, Gross (﷼ mn)



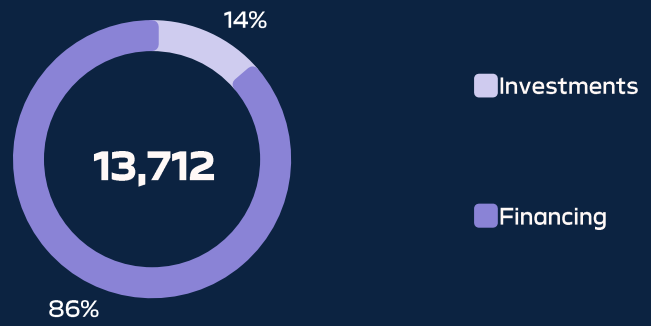
Funded Income, Gross Movement (﷼ mn)



Funded Income, Gross Composition (﷼ mn)



Funded Income, Gross Composition (﷼ mn)



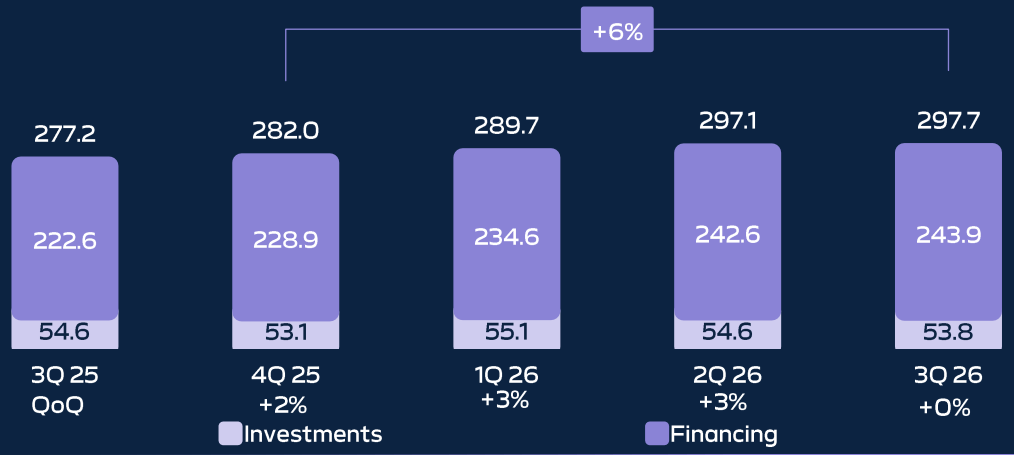
Management Commentary

- Gross funded income for 9M 2026 increased by 7% YoY to ﷼ 13,712mn from a 7% increase in investment income and a 6% rise in financing income.
- Income from financing makes up 86% of total gross funded income and income from investments comprises 14%.

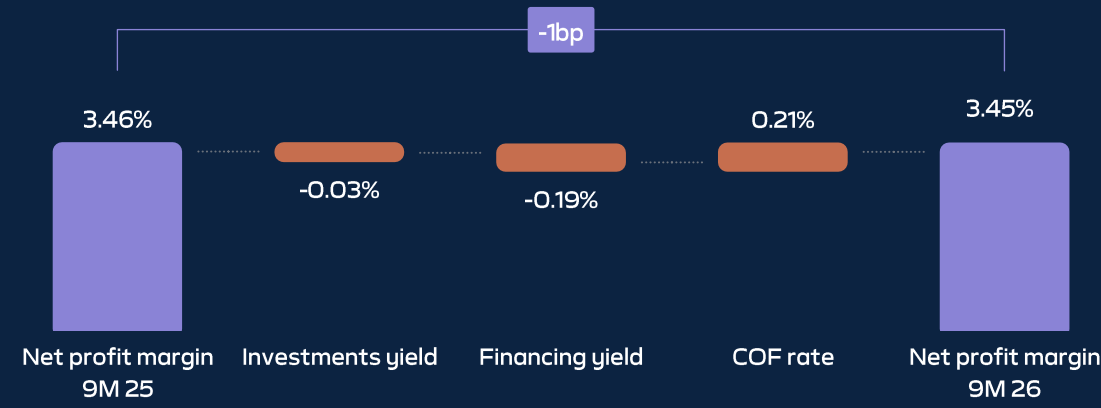
Net Profit Margin

Average balance of investments and financing grew 6%; while net profit margin decreased by 1bp YoY

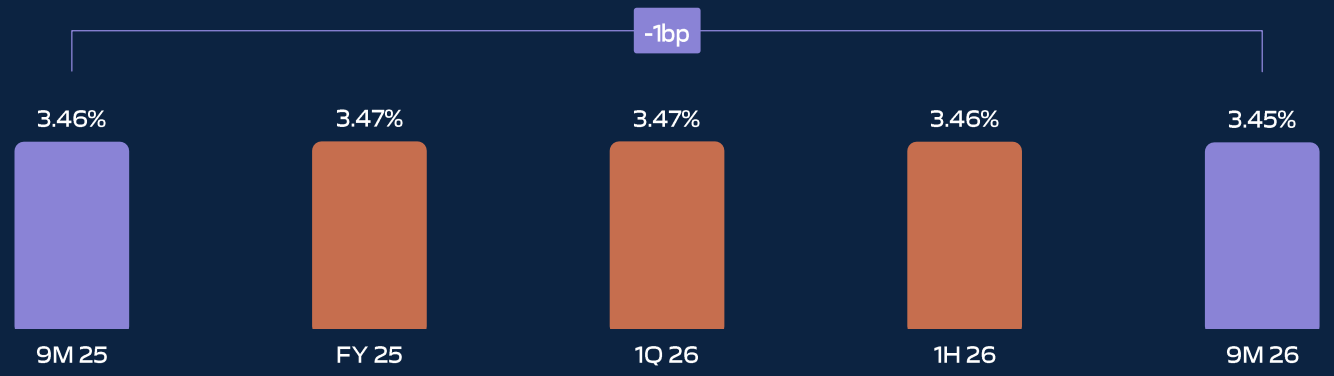
Average Balance of Investments & Financing (SAR bn)



Net Profit Margin Movement YoY (%)



Net Profit Margin YTD (%)



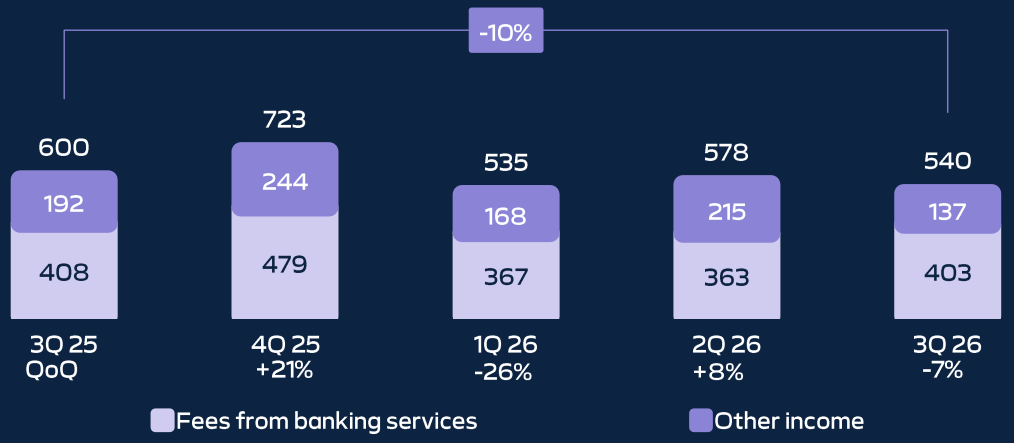
Management Commentary

- Average balance of investments and financing grew 7% YoY.
- Net profit margin decreased by 1bp YoY to 3.45% in 9M 2026.

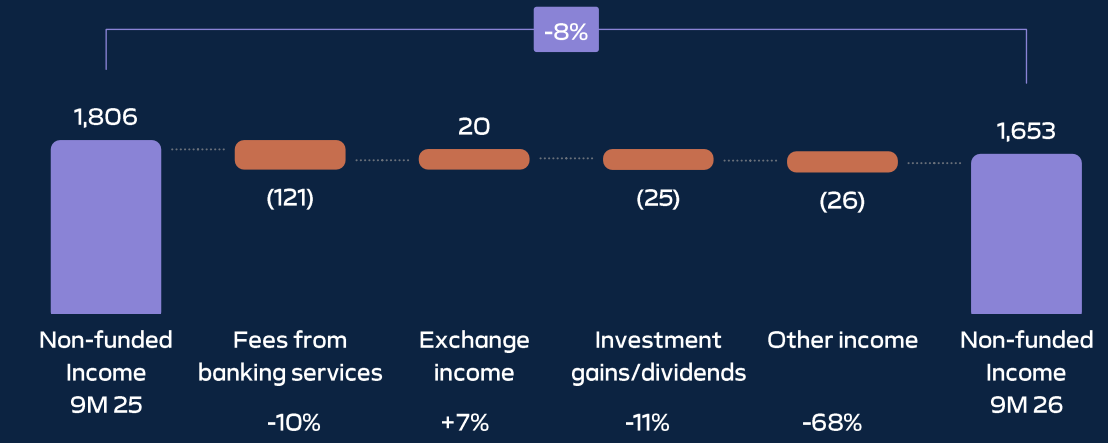
Fee and Other Income

Non-funded income for 9M 2026 decreased by 8% YoY

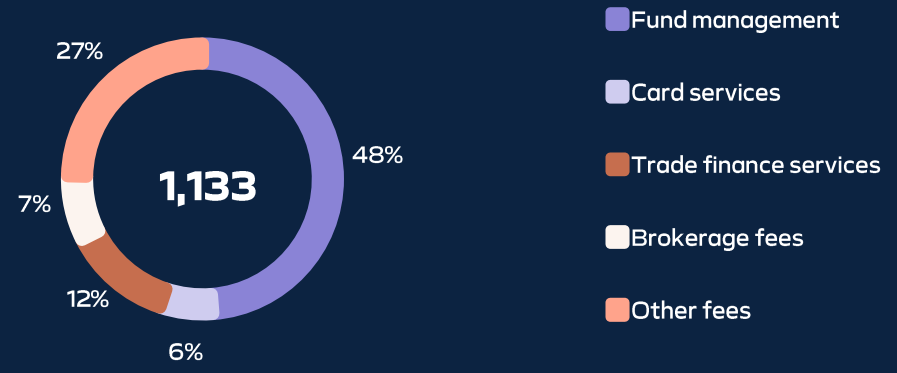
Non-Funded Income (﷼ mn)



Non-Funded Income Movement YoY (﷼ mn)



Fees from Banking Services Composition (﷼ mn)



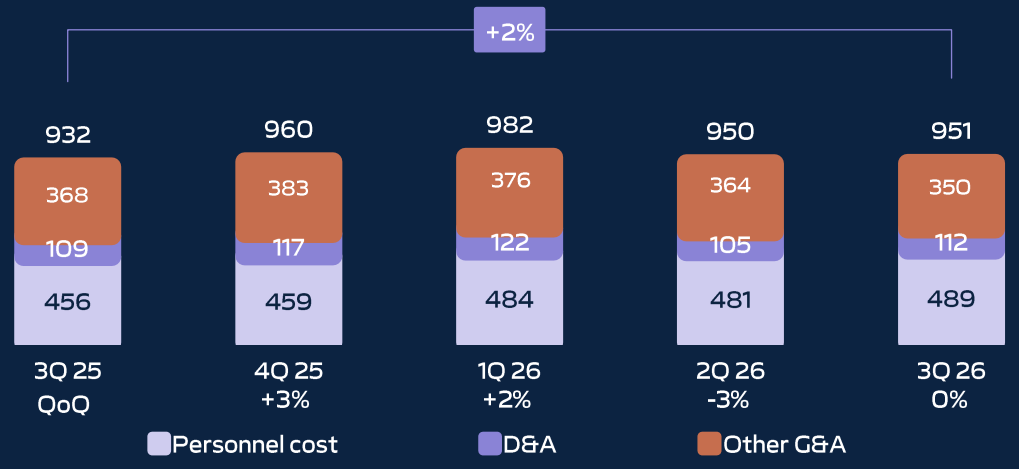
Management Commentary

- Non-funded income for 9M 2026 decreased by 8% YoY to ﷼1,653mn, mostly driven by lower fees from banking services, offset by a rise in exchange income.
- Fund management fees comprise the majority of fees from banking services at 48%, while other fees account for 27%, trade finance services and brokerage fees represent 12% and 7% respectively, and card services account for 6%.

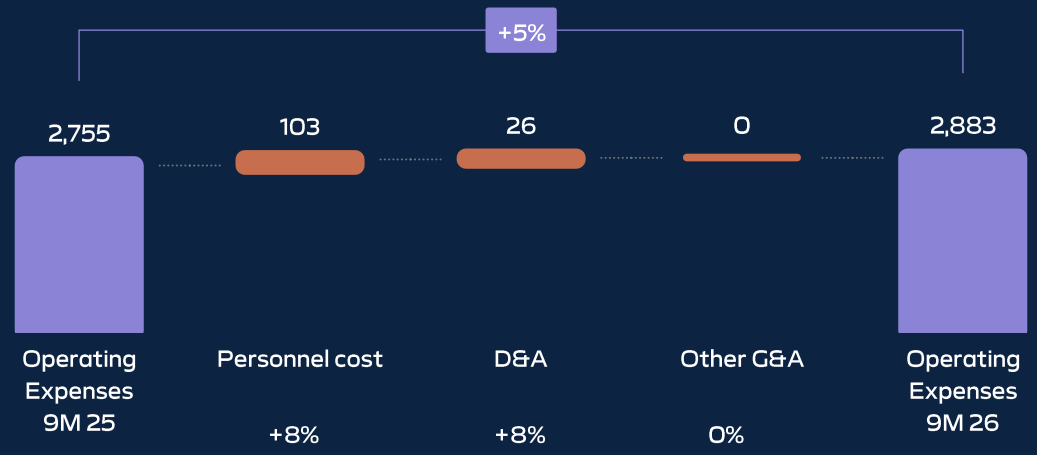
Operating Expenses

Operating expenses grew by 5% YoY, driven by higher employee and D&A costs

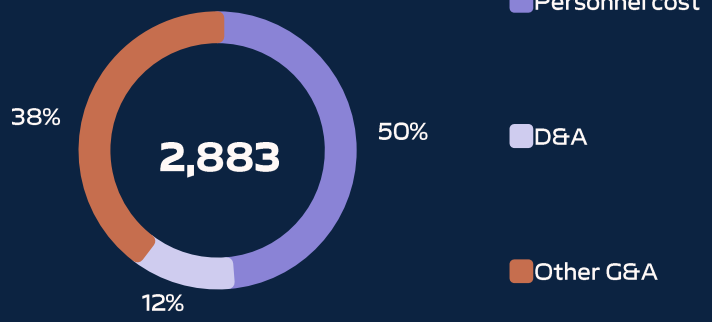
Operating Expenses (﷼ mn)



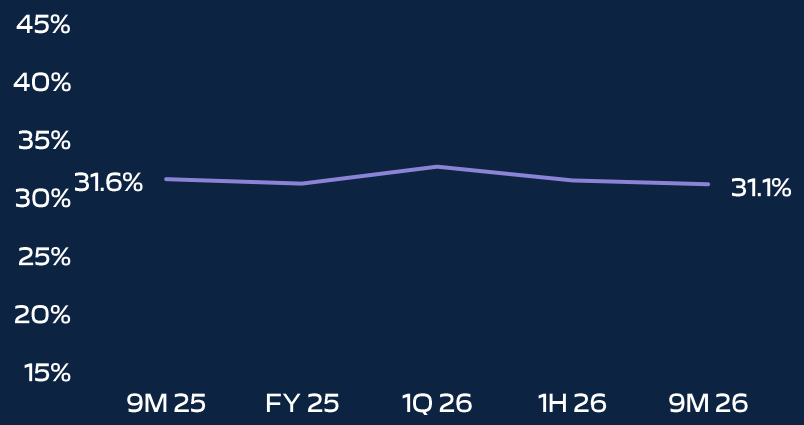
Operating Expenses Movement YoY (﷼ mn)



Operating Expenses Composition (﷼ mn)



Cost to Income Ratio (%)



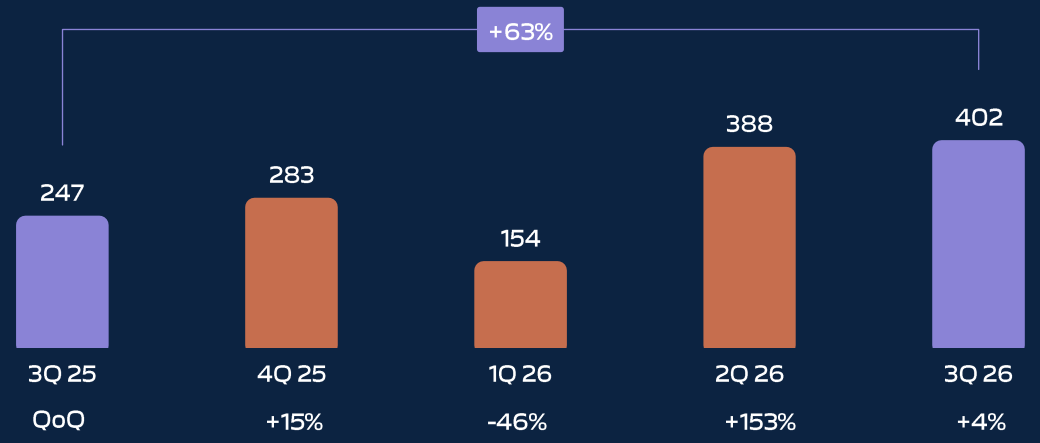
Management Commentary

- Operating expense growth stabilized at 5% YoY, reaching ﷼2,883mn for 9M 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 31.1%.

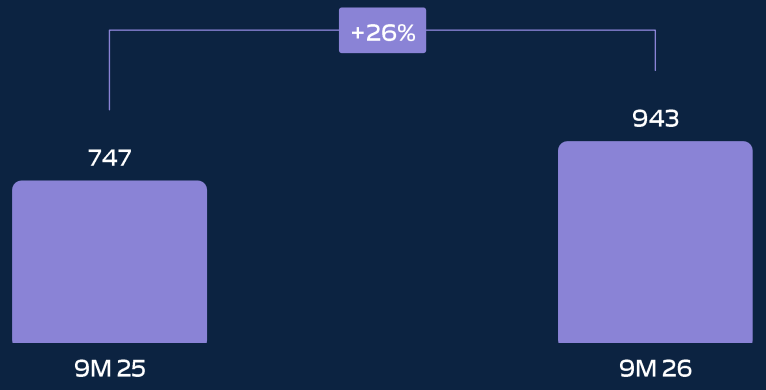
Impairments for Financing

Cost of risk for 9M 2026 increased by 5bps to 0.51%

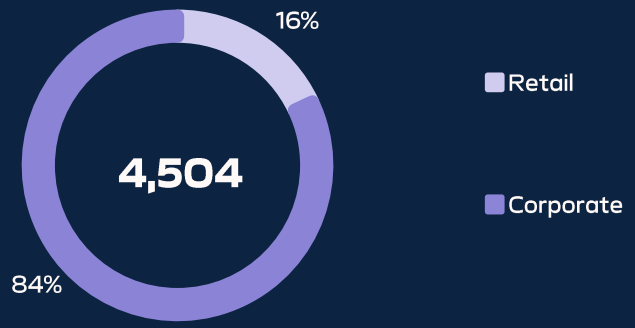
Impairments for Financing (﷼ mn)



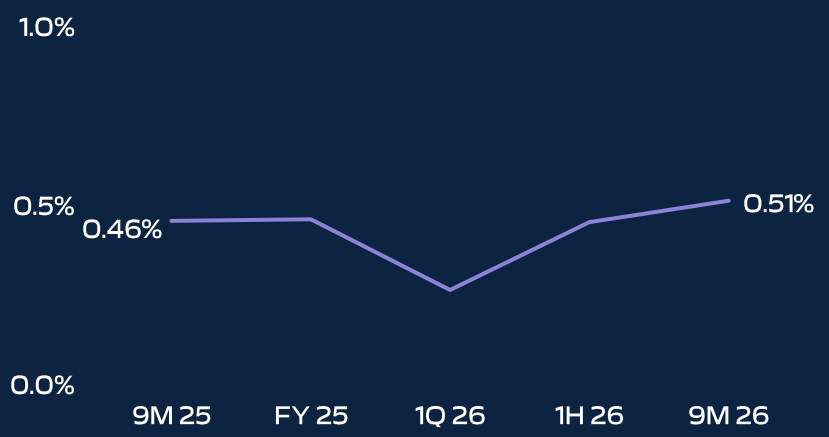
Impairments for Financing (﷼ mn)



Impairments Allowance Composition (﷼ mn)



Cost of Risk (%)



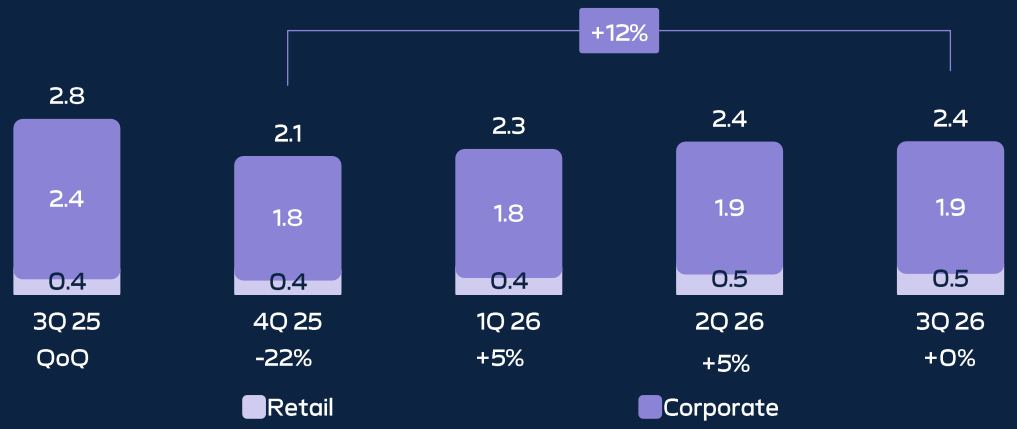
Management Commentary

- 9M 2026 impairment charge for financing increased by 26% YoY to ﷼943mn.
- Cost of risk for 9M 2026 increased by 5bps YoY to 0.51%.
- 84% of impairment allowance in 9M 2026 pertains to corporate and 16% is for retail financing.

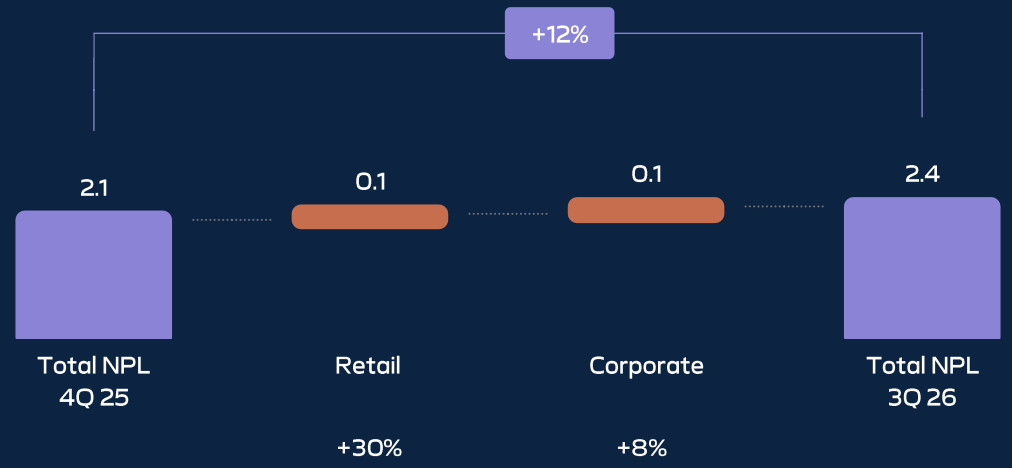
Non-Performing Loans

NPL ratio decreased YoY

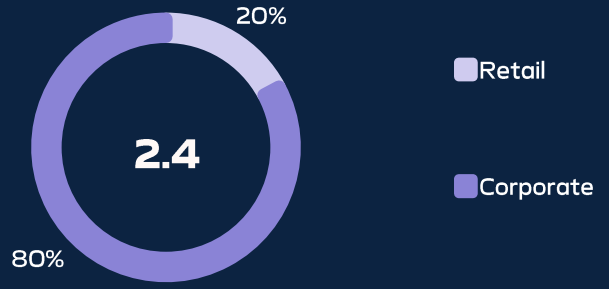
Non-Performing Loans, Gross (﷼ bn)



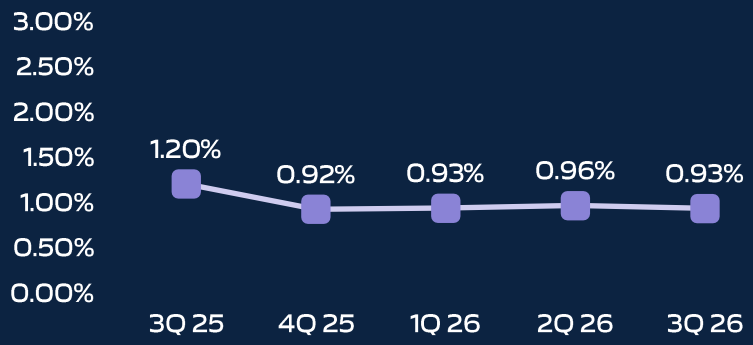
NPL, Gross Movement YTD (﷼ bn)



NPL Composition (﷼ bn)



NPL Ratio (%)



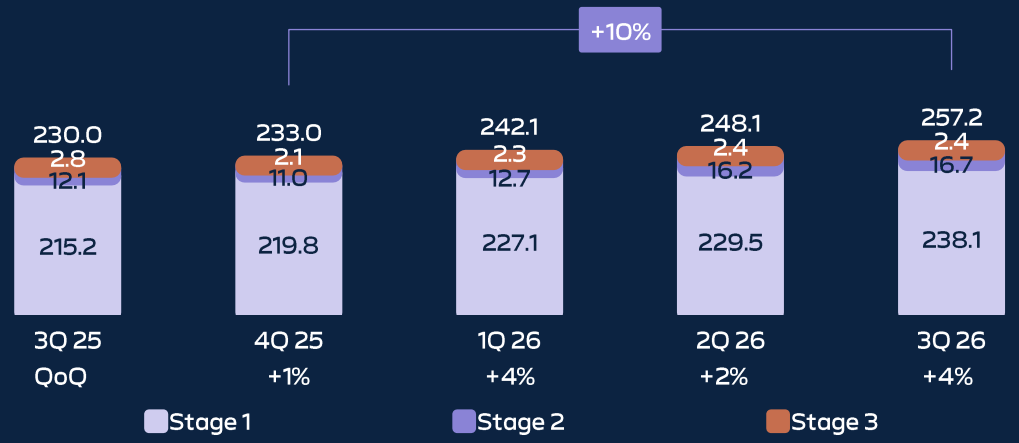
Management Commentary

- NPL ratio decreased by 27bps YoY to 0.93%.
- Retail financing, which account for the smaller proportion of NPLs, increased by 30%, while corporate NPLs increased by 8% YTD.
- The NPL ratio for retail stood at 0.7% while corporate stood at 1.0% as at 3Q 2026.

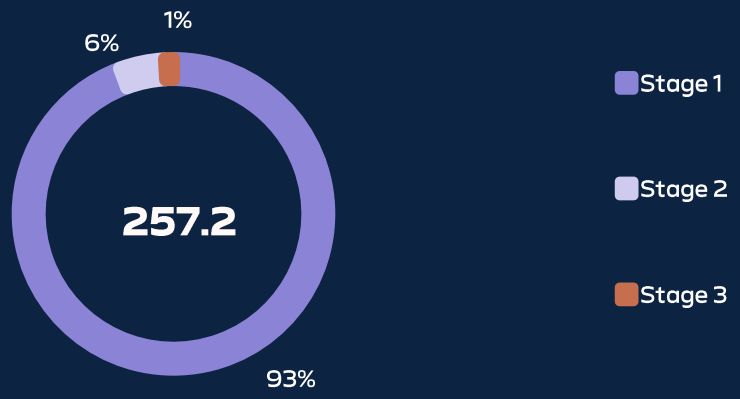
NPL Coverage

NPL coverage increased YoY

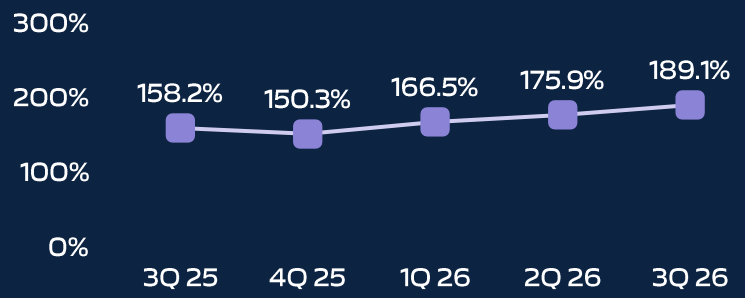
Stage-Wise Financing, Gross (﷼ bn)



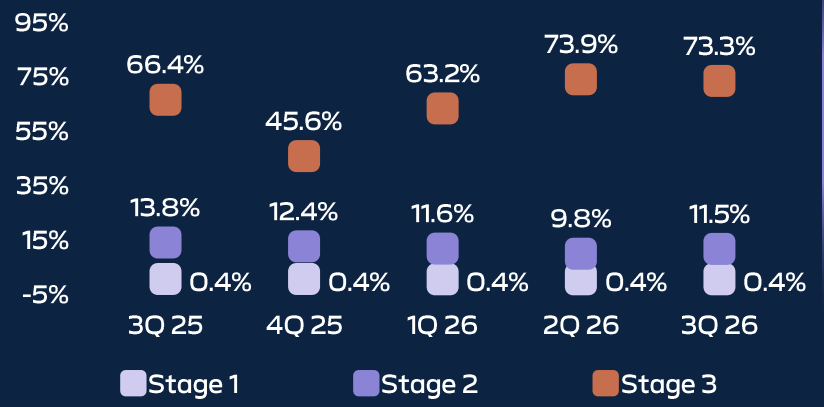
Stage-Wise Financing, Gross Composition (﷼ bn)



NPL Coverage Ratio (%)



Stage-Wise Coverage (%)



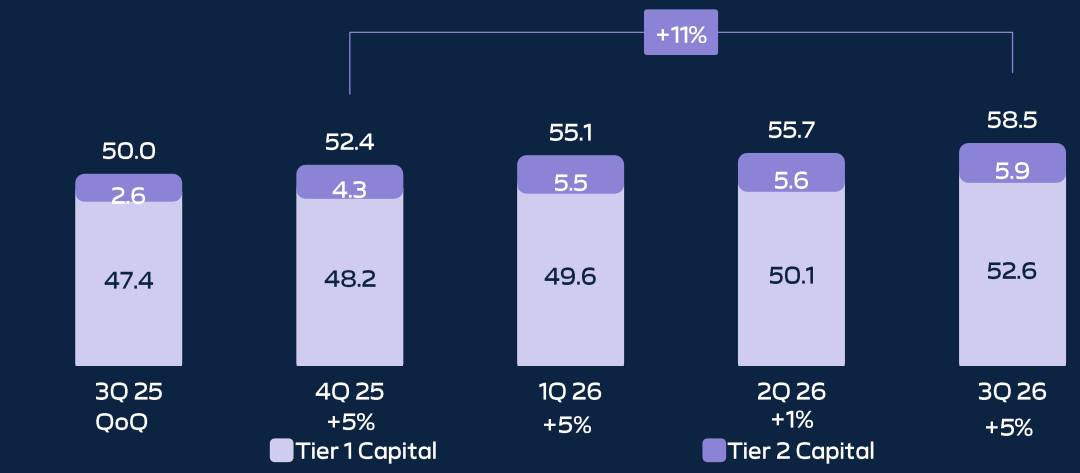
Management Commentary

- NPL coverage increased by 30.9ppts YoY to 189.1%.
- Stage 2 coverage increased by 1.7ppts on a sequential basis.

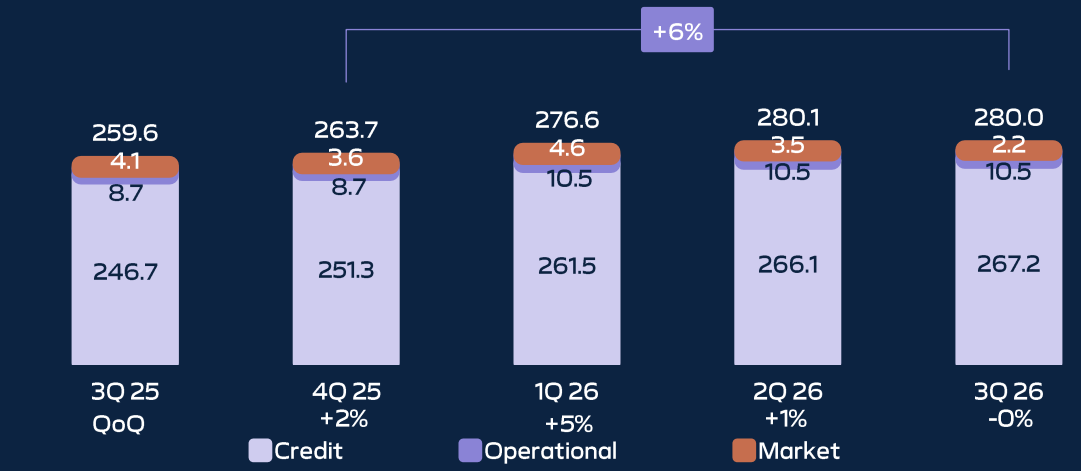
Capitalization

Capital and liquidity ratios remained healthy, with ROE at 17.6%

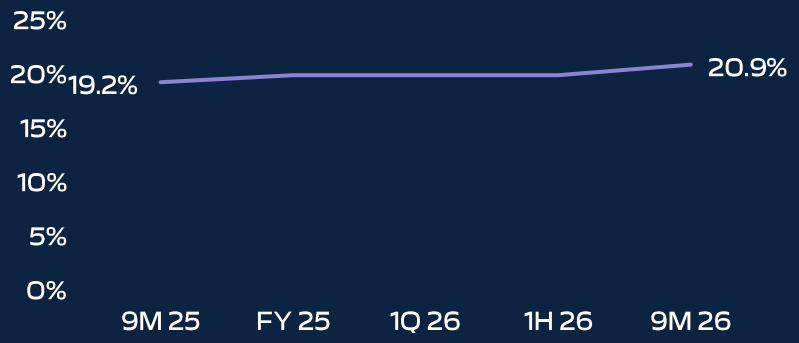
Total Capital (﷼bn)



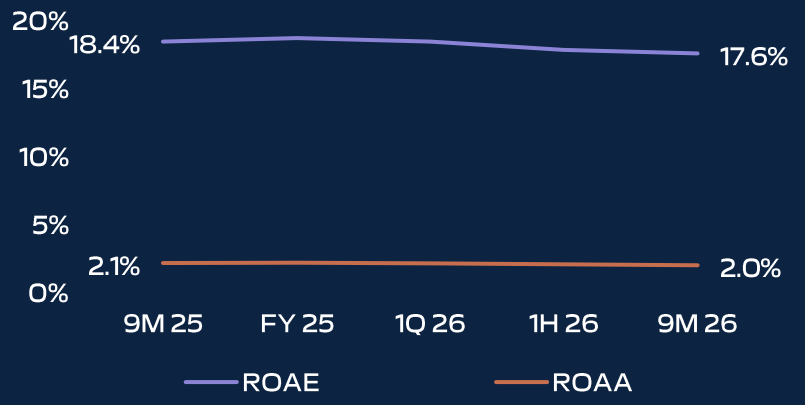
Risk Weighted Assets (﷼bn)



Capitalization (%)



Profitability (%)



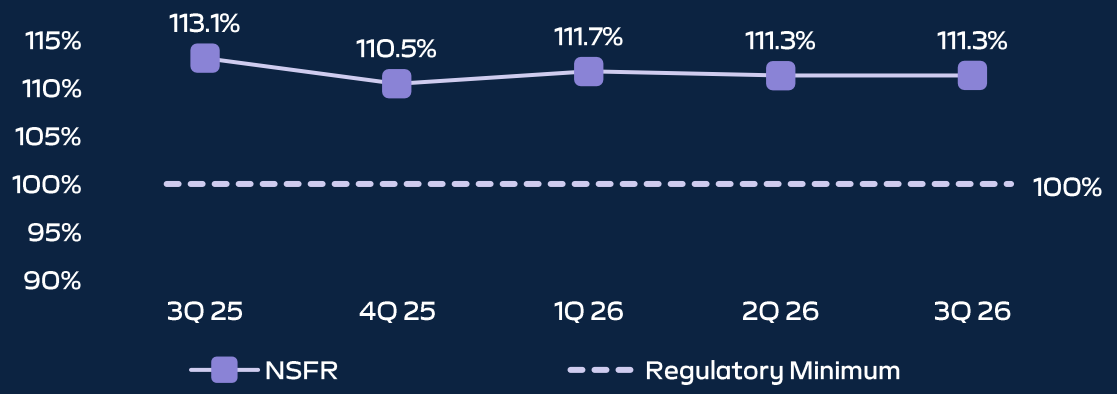
Management Commentary

- Total Capital grew 11% to ﷼58.5bn YTD and Risk Weighted Assets grew 6% YTD.
- CAR increased by 1.7ppts YoY to 20.9%
- ROE saw an decreased of 86bps YoY and ROA decreased 10bps YoY.

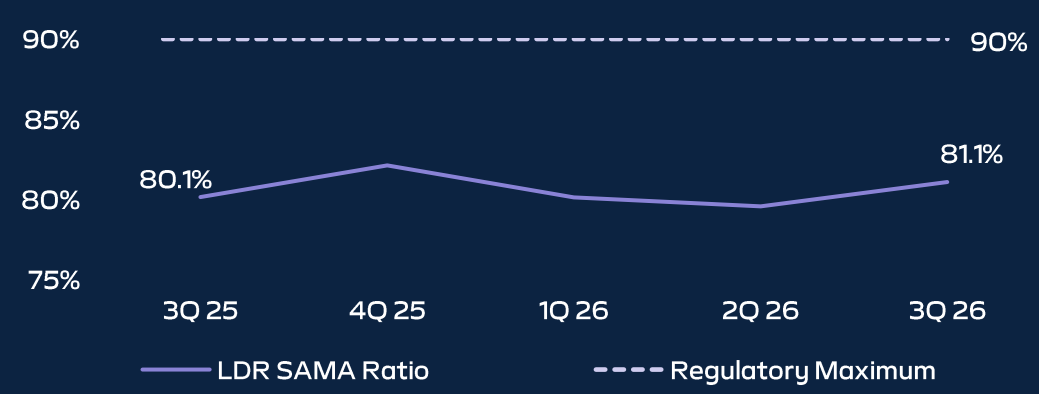
Liquidity

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

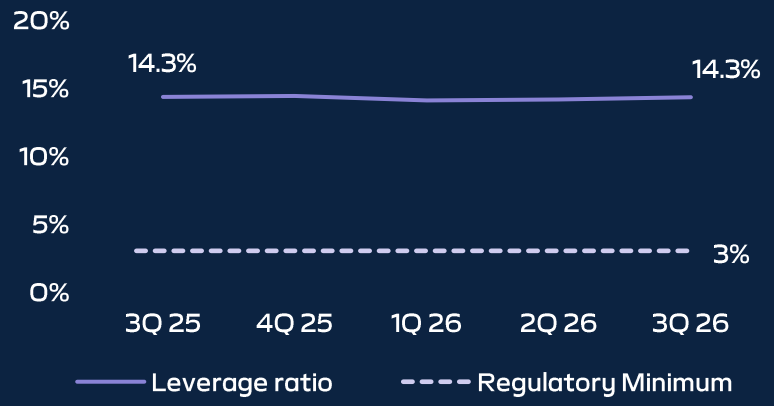
NSFR (%)



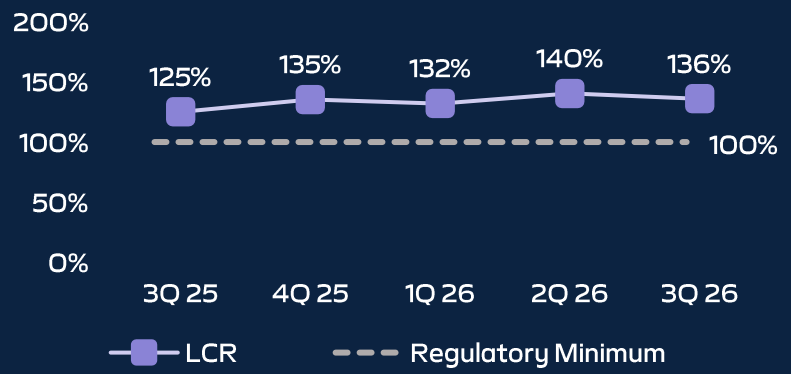
LDR SAMA Ratio (%)



Leverage Ratio (%)



LCR (%)



Management Commentary

- NSFR decreased by 2.4ppts YoY to reach 111.3%.
- LDR ratio increased 1ppt YoY to 81.1%.
- The leverage ratio stood at 14.3%.
- LCR increased by 11ppts YoY to 136%.

05

Segmental Performance

Q3 2026

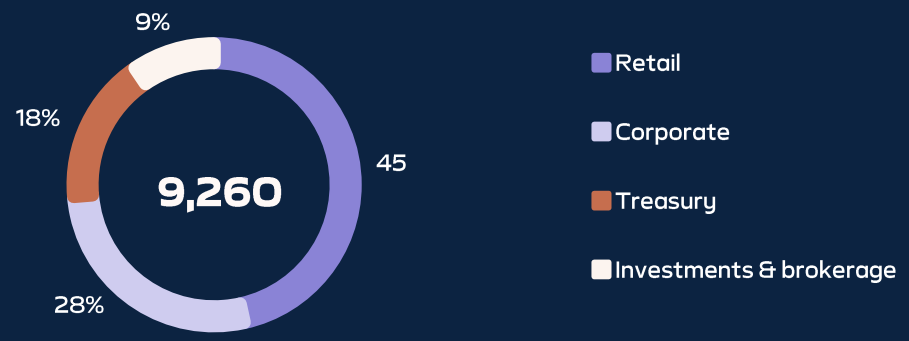
Accelerating innovation.
Driving sustainable growth.



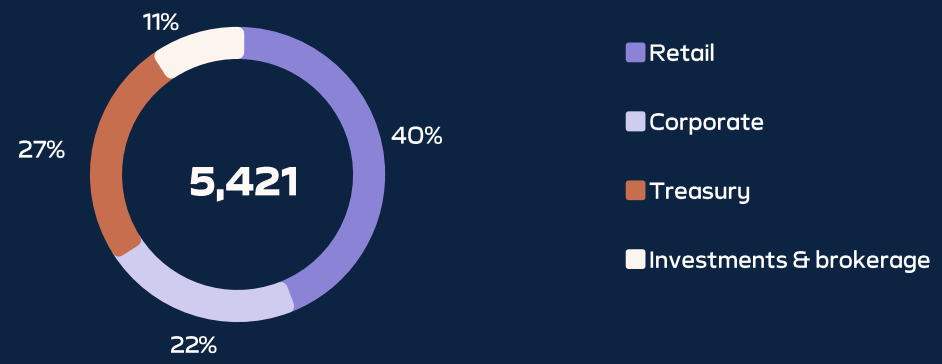
Segmental Performance Highlights

Retail and corporate comprise the majority of segmental income

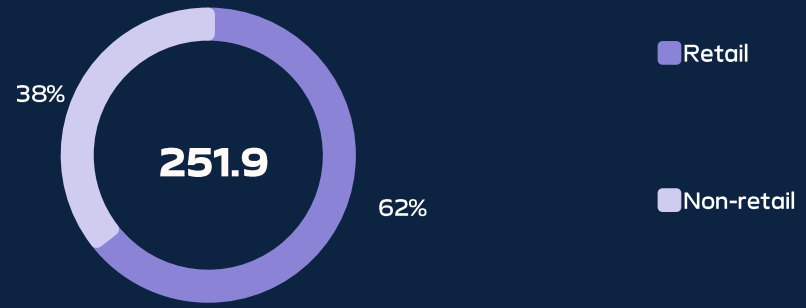
Operating Income Composition (﷼ mn)



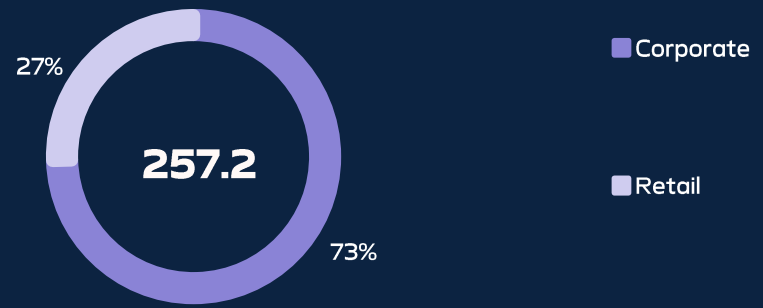
Net Profit Before Zakat Composition (﷼ mn)



Customers' Deposits Composition (﷼ bn)



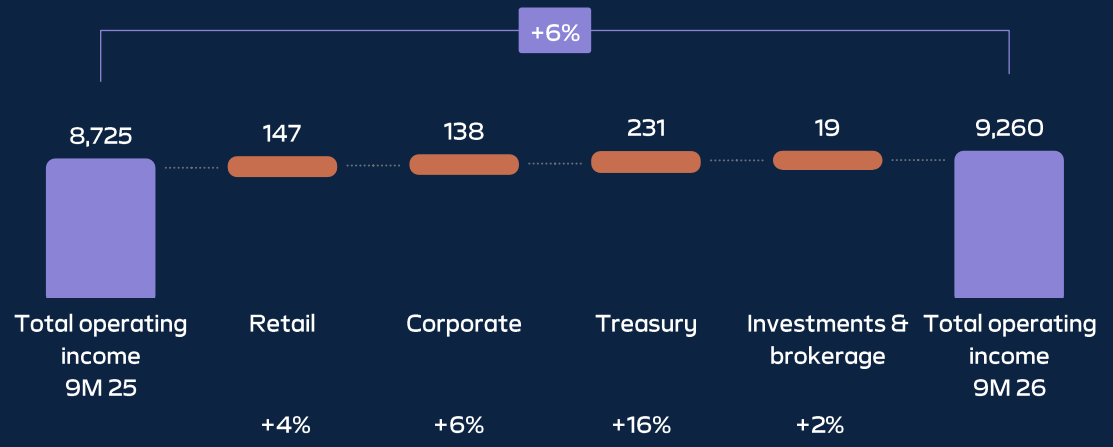
Financing, Gross Composition (﷼ bn)



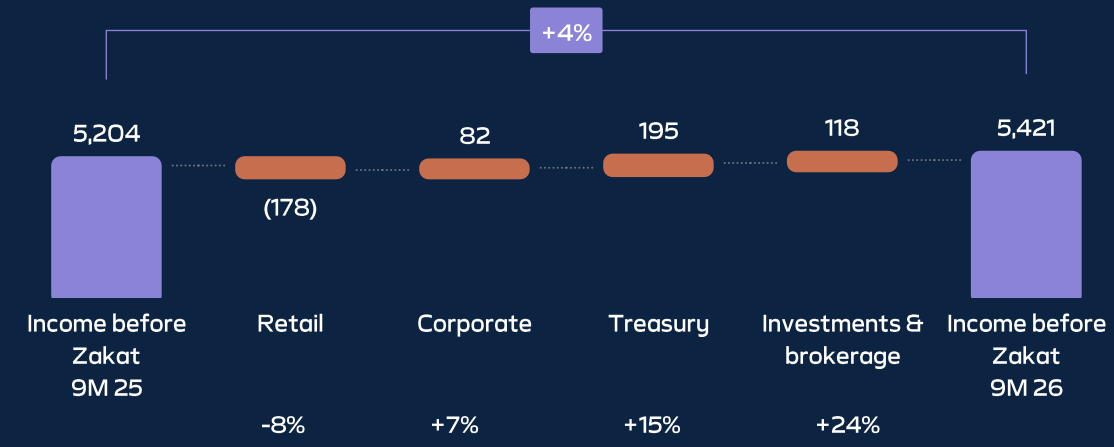
Segmental Performance Highlights

Retail and Corporate reported growth in operating income YoY

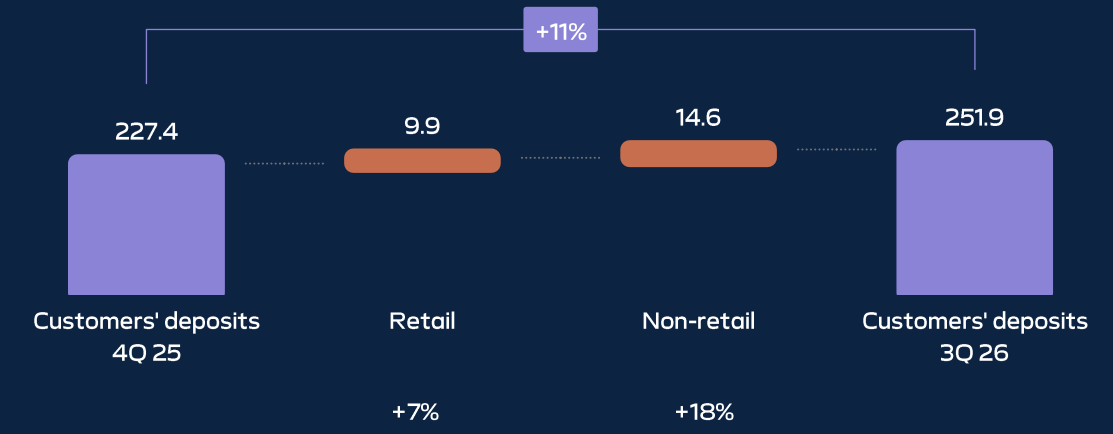
Operating Income Movement YoY (﷼ mn)



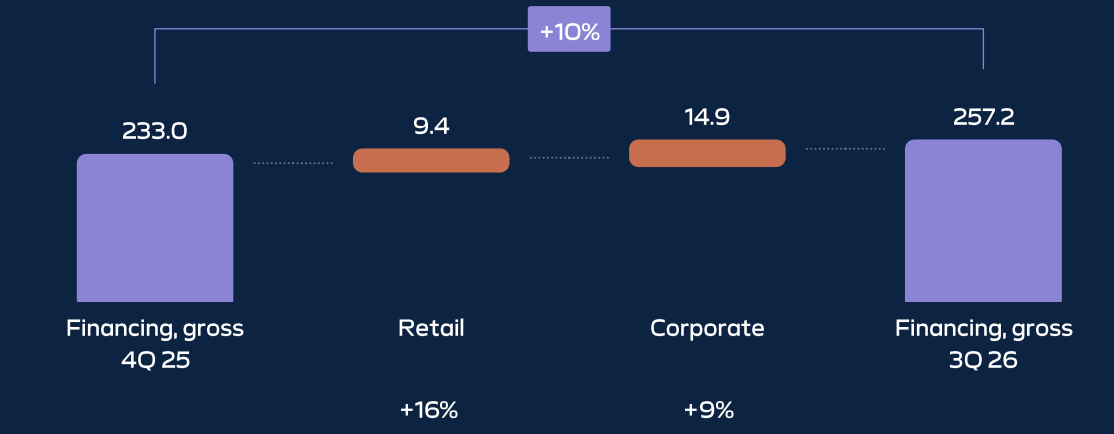
Net Income Before Zakat Movement YoY (﷼ mn)



Customers' Deposits Movement YTD (﷼ bn)



Financing, Gross Movement YTD (﷼ bn)

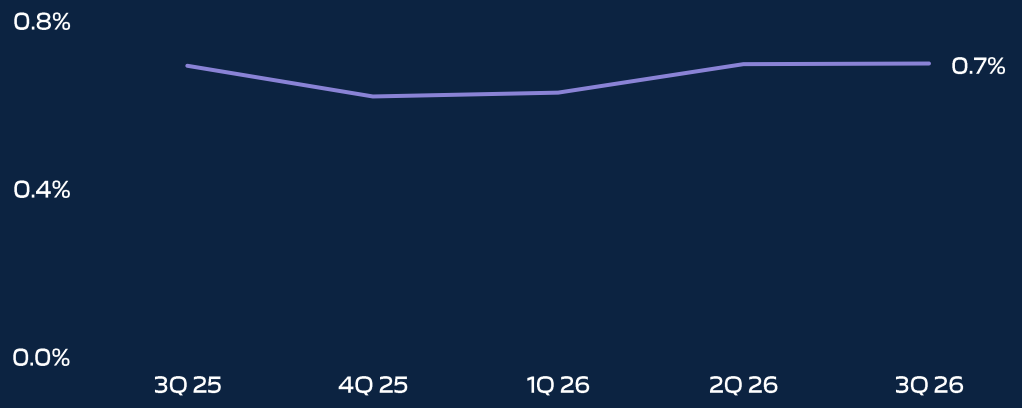


Segmental Performance - Retail

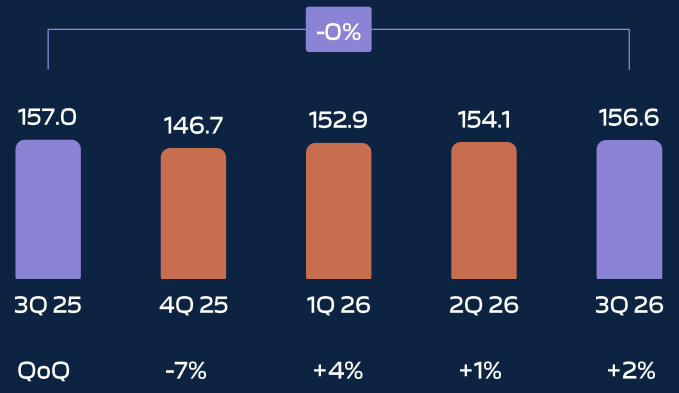
Financing growth driving operating income growth of 4% YoY

﷼ (mn)	9M 2026	9M 2025	Δ%	3Q 2026	3Q 2025	Δ%
Income from investments and financing, net	3,982	3,680	+8%	1,307	1,270	+3%
Fees from services & other income	217	371	-42%	86	122	-29%
Total operating income	4,199	4,052	+4%	1,393	1,392	+0%
Total operating expenses	1,849	1,692	+9%	675	560	+21%
Total charges/(reversals) for impairments	204	36	+464%	40	22	+79%
Income for the period before zakat	2,146	2,324	-8%	679	810	-16%

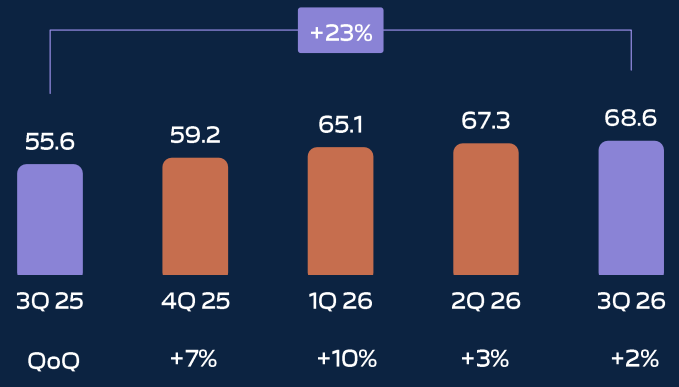
Retail NPL (%)



Retail Deposits (﷼ bn)



Retail Financing (﷼ bn)



Management Commentary

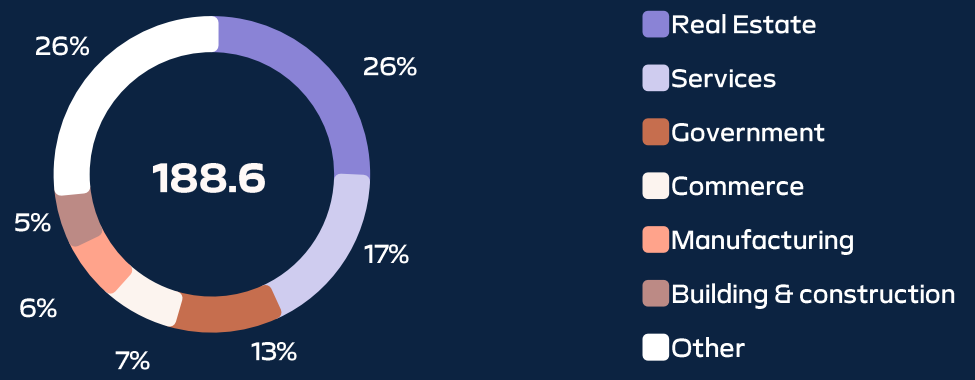
- Retail operating income grew by 4% YoY to ﷼ 4,199mn from 8% increase in funded income.
- Retail financing increased by 23% YoY.
- The retail NPL ratio stood at 0.7%.

Segmental Performance - Corporate

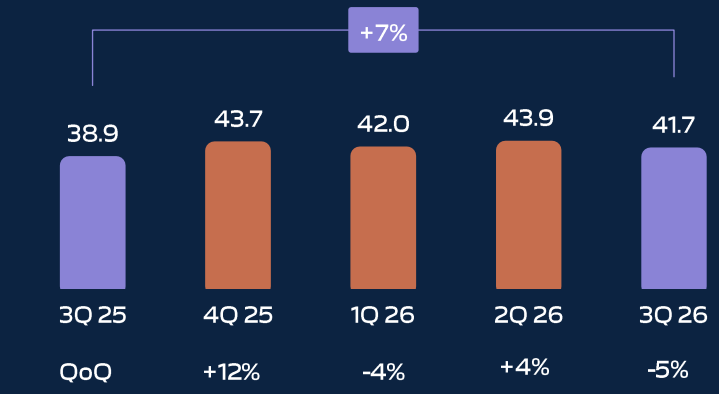
Corporate operating income increased by 6% YoY

﷼ (mn)	9M 2026	9M 2025	Δ%	3Q 2026	3Q 2025	Δ%
Income from investments and financing, net	2,284	2,109	+8%	817	733	+12%
Fees from services & other income	250	287	-13%	94	110	-14%
Total operating income	2,535	2,397	+6%	912	843	+8%
Total operating expenses	595	566	+5%	230	201	+14%
Total charges/(reversals) for impairments	740	712	+4%	365	225	+62%
Income for the period before zakat	1,200	1,118	+7%	317	416	-24%

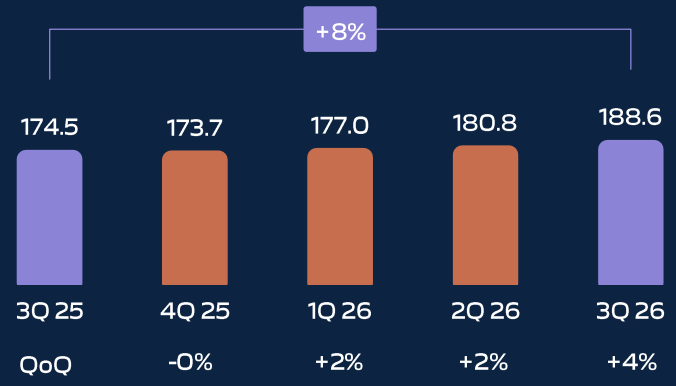
Financing, Gross Composition (﷼ bn)



Corporate Deposits (﷼ bn)



Corporate Financing ﷼ bn)



Management Commentary

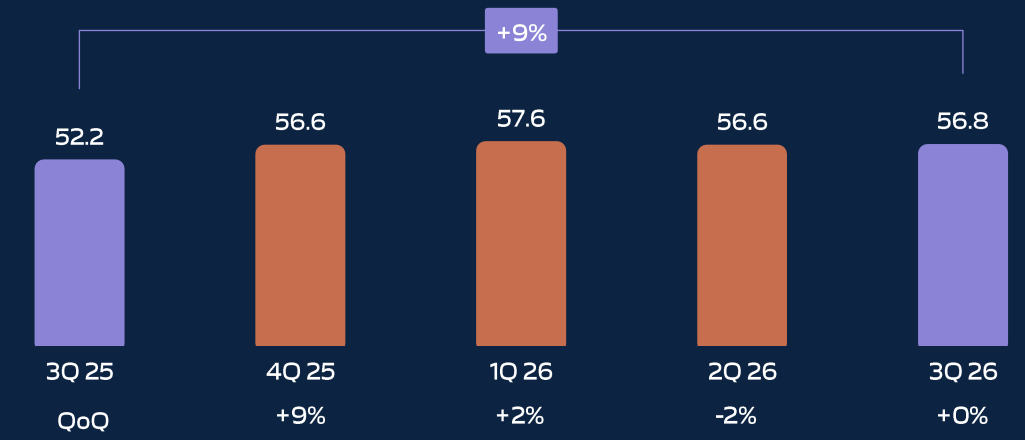
- Corporate financing rose by 8% YoY while corporate deposits increased by 7% YoY.
- The corporate NPL ratio decreased YoY to 1.0%.

Segmental Performance - Treasury

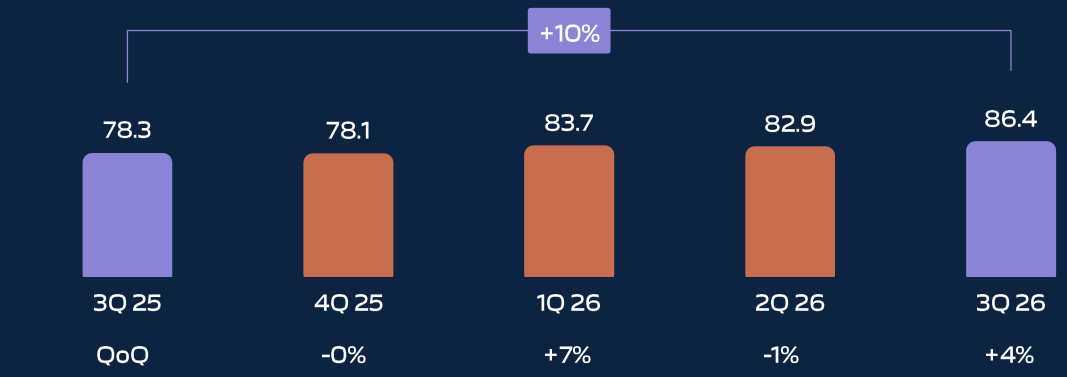
Operating income and net income increased YoY

﷼ (mn)	9M 2026	9M 2025	Δ%	3Q 2026	3Q 2025	Δ%
Income from investments and financing, net	1,241	1,030	+20%	422	326	+30%
Investment-related income	210	235	-11%	6	75	-92%
Fees from services & other income	221	175	+26%	143	57	+153%
Total operating income	**1,671**	**1,440**	**+16%**	**571**	**458**	**+25%**
Total operating expenses	198	154	+29%	76	52	+44%
Total charges/(reversals) for impairments	5	11	-54%	(6)	9	-163%
Net operating income	**1,468**	**1,275**	**+15%**	**501**	**396**	**+26%**
Share of loss from an associate and joint venture	0	(3)	+100%	0	(1)	+100%
Income before Zakat	**1,468**	**1,272**	**+15%**	**501**	**396**	**+27%**

Investments (﷼ bn)



Treasury Assets (﷼ bn)



Management Commentary

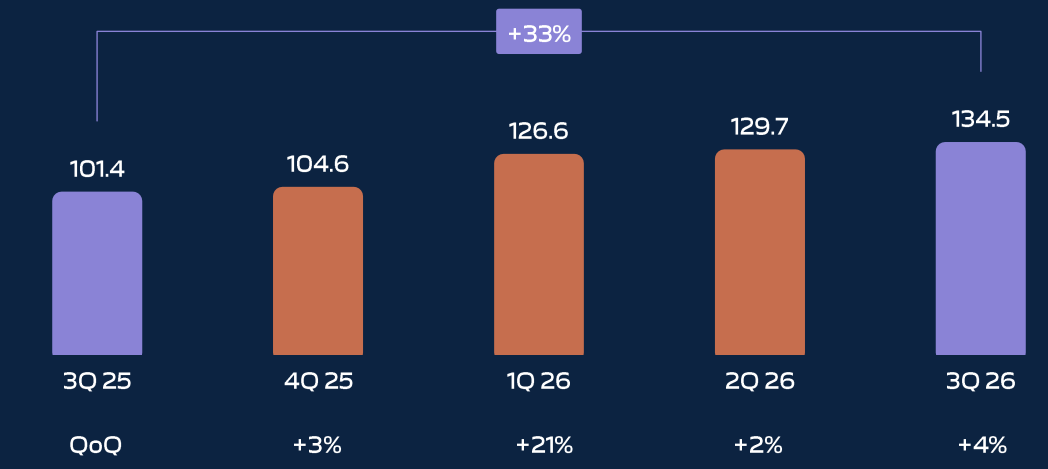
- Treasury operating income increase by 16% YoY to ﷼ 1,671mn in 9M 2026 due to increase in income from investment by 20%.
- Treasury assets rose by 10% YoY to ﷼ 86.4bn, driven by 9% growth in the investment portfolio to ﷼ 56.8bn.

Segmental Performance - Investments & Brokerage

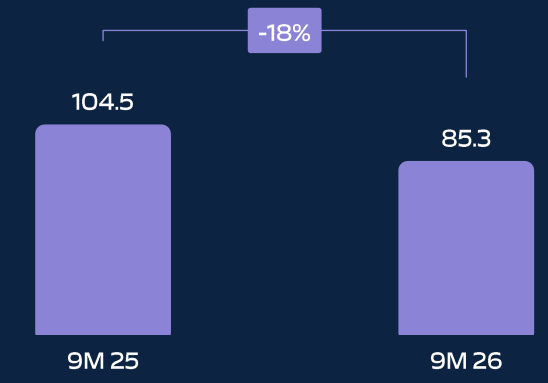
Operating income increased YoY

﷼ (mn)	9M 2026	1H 2025	Δ%	3Q 2026	3Q 2025	Δ%
Income from investments and financing, net	100	99	+1%	36	36	-0%
Fees from services & other income	755	737	+3%	210	236	-11%
Total operating income	855	836	+2%	246	273	-10%
Total operating expenses	241	343	-30%	(30)	119	-125%
Income before zakat	607	489	+24%	274	154	+78%

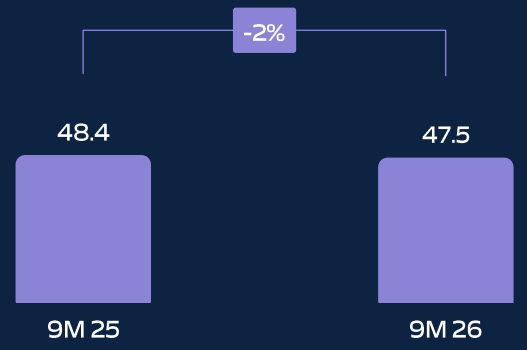
Assets Under Management (﷼ bn)



Brokerage Trading Income (﷼ mn)



Brokerage Trading Values (﷼ bn)



Management Commentary

- Investment and brokerage (I&B) operating income rose by 2% YoY to ﷼ 855mn from 3% increase in non-funded income.
- Brokerage trading income decreased by 18% YoY and brokerage trading values decreased 2% YoY, and AUM increased by 33% YoY.

06

Outlook & Guidance

Q3 2026

الإنماء
alinma

Accelerating innovation.
Driving sustainable growth.



Guidance

Acceleration of strategic execution drives a promising outlook for 2026

	3Q 2026A	2026G	Drivers
Financing Growth	+10% YTD	Low teens	Healthy Mid-Corp, SME & Retail growth from strategic initiatives; continuing the growth in corporate financing
Net Profit Margin	3.45% -1bp YoY	-5bps to 0bps (Revised from -10bps to -5bps)	Strategic focus on profitable segments, combined with elevated CoF, guide for flat Net Profit Margin
Cost to Income Ratio	31.1%	Below 31% (Revised from Below 30.5%)	Growth in income, AI & digital investment & process optimization driving efficiencies
Return on Equity	17.6%	Around 17% (Revised from 18% - 19%)	Improving top line offset by increased prudence for CoR, driving lower ROE
Cost of Risk	0.51%	55-65bps (Revised from 45-55bps)	Cautiously expecting stable credit quality, with enhanced stage-wise coverage, combined with expected credit collections
CAR Pillar 1 (T I + T II)	20.9%	Around 20% (Revised from Around 19%)	Improving top line with efficiencies and enhanced RWA management

2030G

Asset Growth
Low double-digit CAGR

Return on Equity
> 22%

Cost to Income Ratio
< 29%

CAR Pillar 1 (T I + T II)
> 18%

07

Appendix

Q3 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.

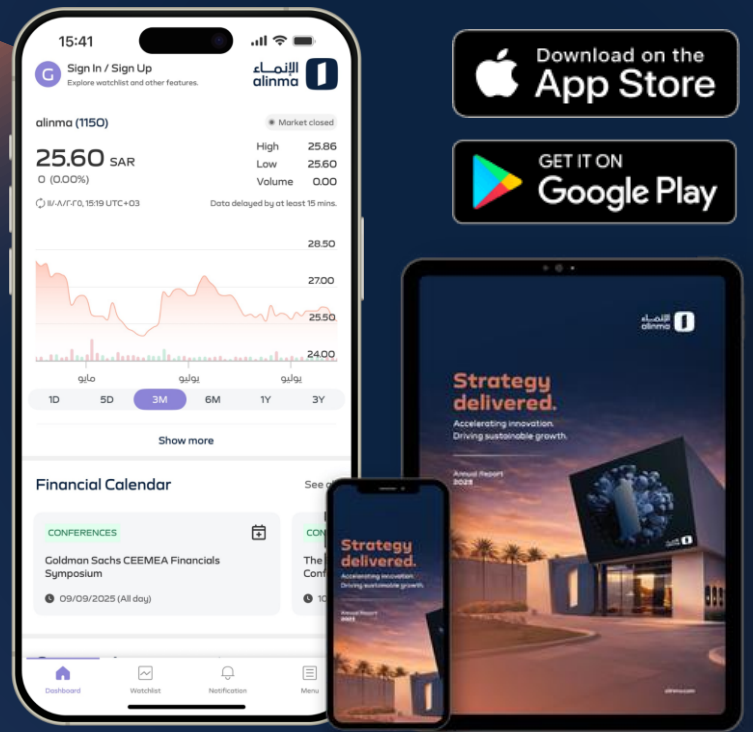
To view the sustainability report, and the sustainable finance allocation and impact report please visit:

ir.alinma.com



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



Download on the App Store

GET IT ON Google Play

Investor Relations

- Financial statements
- Annual reports
- Sustainability reports
- Earnings presentations
- Earnings call transcripts
- Fact sheet

Visit our IR website for more investor disclosures

Al Anoud Tower, King Fahad Road
P.O. Box 66674, Riyadh 11586
Kingdom of Saudi Arabia

+966-11-218-5555

+966-11-218-5000

www.alinma.com

Disclaimer

This presentation is being provided to you for general information purposes only. The information contained in the presentation has been obtained from sources believed by Alinma Bank ("Alinma") to be up to date, correct and reliable, but Alinma does not make any representation or warranty, express or implied, with respect to the fairness, correctness, accuracy, reliability, reasonableness or completeness of the information so provided and/or the opinions or analyses drawn therefrom.

The information provided does not constitute or form part of any legal advice or legal opinion. No advisory, fiduciary or other relationship is created between Alinma and you or any person accessing or otherwise using any information so provided in the presentation, nor does the information constitute an offer or invitation to sell or issue, or a solicitation of any offer to purchase or subscribe for, securities, nor shall it or any part of it, nor the fact of its distribution, form the basis of, or be relied on in connection with, any contract or investment decision in relation thereto. It is not a recommendation by Alinma to purchase securities. Before using the information so provided, you must seek your own independent advice in relation to any investment, financial, legal, Shariah, tax, accounting or regulatory issues discussed and the presentation shall not be construed as constituting tax, investment or legal advice. Analyses and opinions contained herein may be based on assumptions that if altered can change the analyses or opinions so expressed. Nothing contained herein shall constitute any representation or warranty as to future performance or results of any financial instrument, credit, currency, rate or other market or economic measures. Furthermore, past performance is not necessarily, and shall not be deemed to be, indicative of future results. Alinma and its affiliates, and any of its directors, officers, employees, agents, advisors, contractors, and suppliers, disclaim liability and, thus, will not be liable for any loss, damages, actions or course of actions, of whatsoever nature, arising out of or in connection with the use of, or reliance on, this presentation.

Any opinion, estimate or projection in this presentation constitutes an opinion, estimate or projection as of the date of this presentation, and no assurance is hereby made that future results will be consistent with any such opinion, estimate or projection. Further, Alinma has no obligation to update, modify or amend either this presentation or the information therein provided or to otherwise notify any recipients of the presentation if any of the information, opinion, projection, forecast or estimate set forth herein, changes or subsequently becomes inaccurate. The information in this presentation is subject to change without notice, and it may be incomplete or condensed, and it may not contain all material information concerning Alinma.

This document has been furnished to you solely and exclusively for your information. It is not intended for distribution to the press or other media, or for any public distribution, and may not be reproduced or redistributed by mail, facsimile, electronic or computer transmission or by any other means to any other person without the express consent of Alinma. By accepting this document you agree to be bound by the limitations set out in this disclaimer.

The distribution of this document in other jurisdictions may be restricted by law and persons who come into possession this document must inform themselves about, and observe and obey, any such restrictions.

You understand that in order for you to be eligible to view the Information, you must be a "sophisticated investor" within the meaning of the Offers of Securities Regulations issued by the Capital Market Authority of the Kingdom of Saudi Arabia, and either you must have the expertise, or you must consult a financial advisor, for you to evaluate the performance of securities under changing conditions. The costs of such an evaluation will be solely for your account.