

February 2026



Investor Presentation

4Q 2025

Accelerating innovation. Driving sustainable growth.



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01

Alinma Overview

Q4 2025



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 $\text{SAR } 20$ billion from $\text{SAR } 15$ billion via stock dividends to fund the next stage of growth

2024



Major Capital Increase

Alinma increased its capital to $\text{SAR } 25$ billion from $\text{SAR } 20$ billion via stock dividends to fund the next stage of growth

Alinma Overview

One Step Ahead



Financial Position

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

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

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



Rating Strength

Fitch
A-
(Stable)

Moody's
A2
(Stable)

S&P Global
A-
(Stable)



Retail Digital Snapshot

42.3Mn
Monthly Average Users
(Smart Phone Users Logins)

1.4Mn
Daily Average Users
(Smart Phone Users Login)

98.8%
Digital Transactions



KSA Market Share

Assets
(3Q 2025)

6.6%

Financing
(3Q 2025)

7.3%

Deposits
(3Q 2025)

8.0%

NIB Deposits
(3Q 2025)

6.7%

Stock Highlights



#4

Traded Stock in KSA

By Value and #5 by volume (FY 2025)



SR 39.8Bn
Value Traded
(FY 2025)



11.7%
Foreign Ownership
(31 December 2025)



10%
Owned by
Public Investment Fund



SR 61.0Bn
Market Capitalization
(31 December 2025)



6.5Mn
Customers

SOURCE: Bank Financial Statements, Tadawul

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
Acting 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



Abdullah Mohammed Alsalamah
Chief Human Capital Officer



Fahad Abdulaziz Almohaimeed
Chief Strategy & Sustainability Officer

02

Strategy Update

Q4 2025



Accelerating innovation.
Driving sustainable growth.



2025 Strategy Transformational Results

Strategy delivered. Accelerating innovation. Driving sustainable growth.

Total Assets, ﷲ Bn	156.9 2020	+15% → CAGR	311.1 2025	Corporate financing portfolio, ﷲ Bn	90.3 2020	+14% → CAGR	173.7 2025	Retail financing portfolio, ﷲ Bn	24.2 2020	+20% → CAGR	59.2 2025
Total Financing, ﷲ Bn	114.5 2020	+15% → CAGR	233.0 2025	Project Finance portfolio, ﷲ Bn	44.1 2021	+15% → CAGR	76.8 2025	Mortgage portfolio, ﷲ Bn	11.5 2020	+21% → CAGR	29.3 2025
Customer deposits, ﷲ Bn	119.5 2020	+14% → CAGR	227.4 2025	Mid Corporate portfolio, ﷲ Bn	0.75 2021	+111% → CAGR	15.1 2025	Auto Lease portfolio, ﷲ Bn	0 2020	→	3.9 2025
CASA deposits, ﷲ Bn	70.1 2020	+9% → CAGR	109.8 2025	SME Corporate portfolio, ﷲ Bn	3.6 2020	+27% → CAGR	12.0 2025	Revolving Credit Card portfolio, ﷲ Bn	0 2020	→	1.1 2025

Return on Equity, %

8.4% → 18.7%
2020 2025

↗ 10.3 PPTS

Return on Assets, %

1.4% → 2.2%
2020 2025

↗ 0.8 PPTS

Cost to Income, %

36.4% → 31.2%
2020 2025

↘ 5.2 PPTS

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

Aspire to primacy with all customer segments we serve

Delight through memorable customer journeys across digital and physical channels



Private banking

Set up market differentiating value propositions and service models for Private Banking clients

Offer world-class global and exclusive local investments opportunities and services



Corporate banking

Aspire to primacy for target domestic-oriented clients across segments & sectors with distinctive edge in SME financing

Upgrade transaction banking proposition for large corporates to become a private sector preferred gateway into KSA



Digital banking

Develop intelligent banking platforms to drive primacy

Launch beyond banking digital offerings leveraging strategic partnerships and investments to drive innovation



Treasury

Expand array of funding instruments and international funding partners

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

03

Historical Financial Performance

Q4 2025



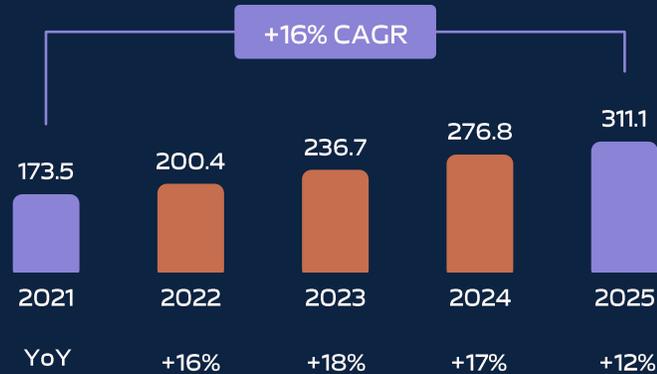
Accelerating innovation.
Driving sustainable growth.



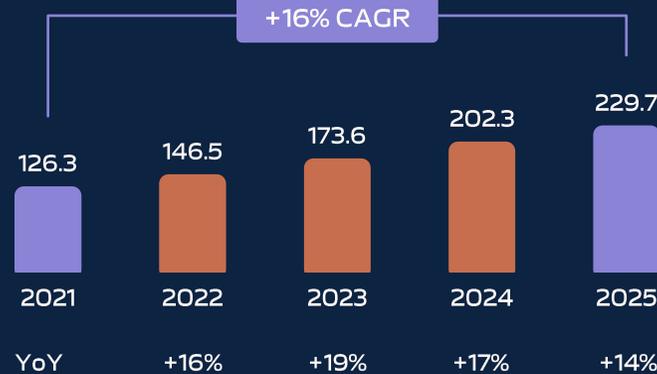
Balance Sheet Track Record

Solid history of strong balance sheet momentum...

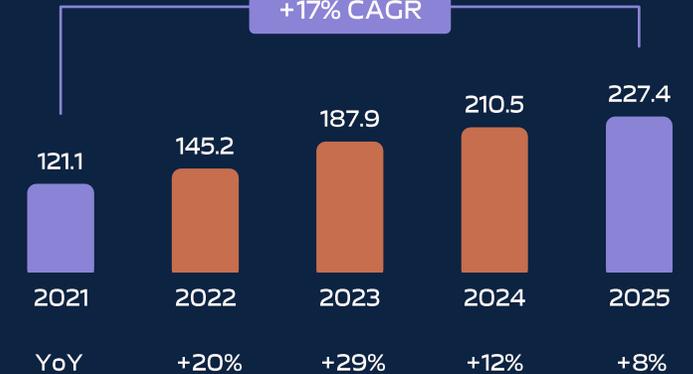
Total Assets (AED bn)



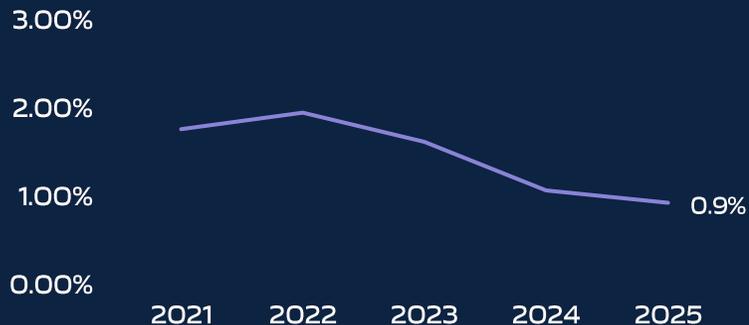
Financing (AED bn)



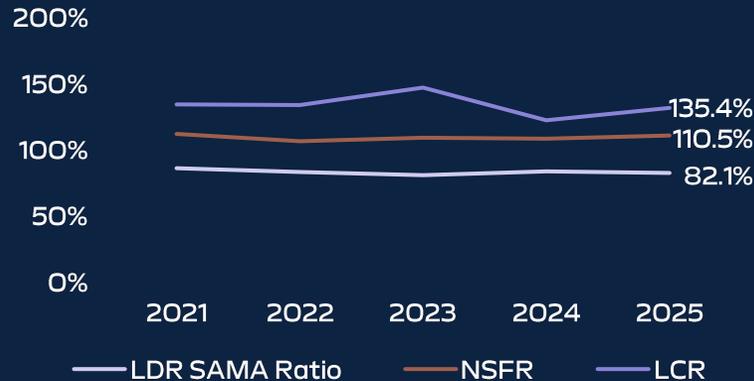
Customers' Deposits (AED bn)



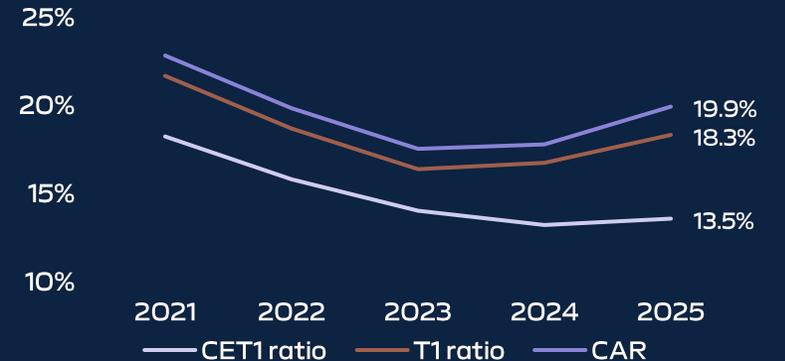
NPL Ratio (%)



Liquidity (%)



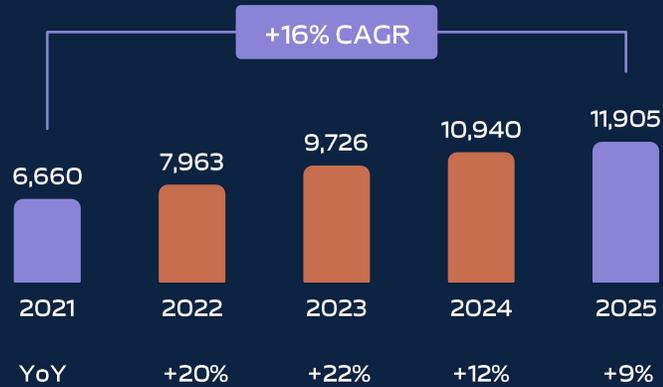
Capitalization (%)



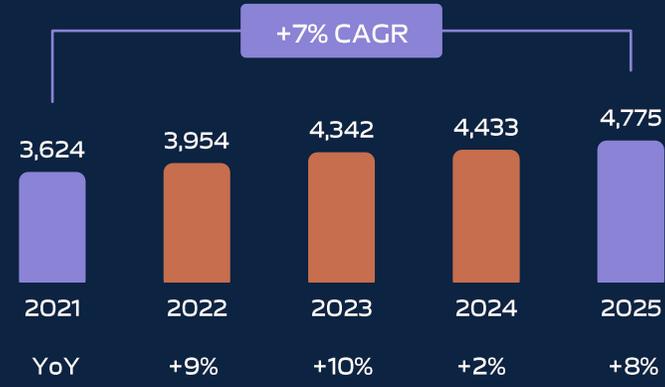
P&L Track Record

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

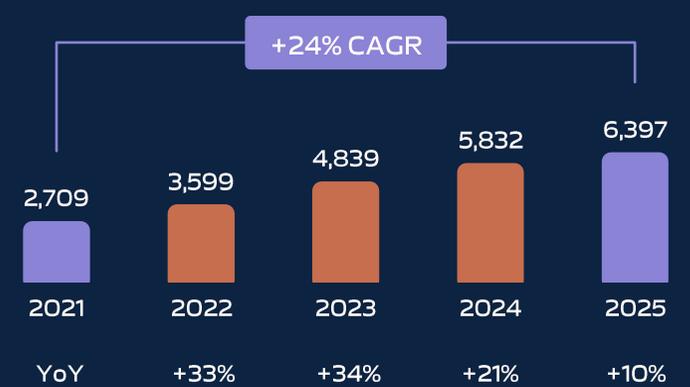
Total Operating Income (ﷲ mn)



Total Operating Expenses (ﷲ mn)



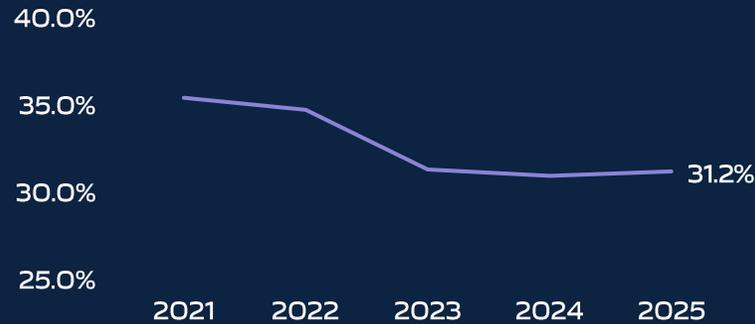
Net Income (ﷲ mn)



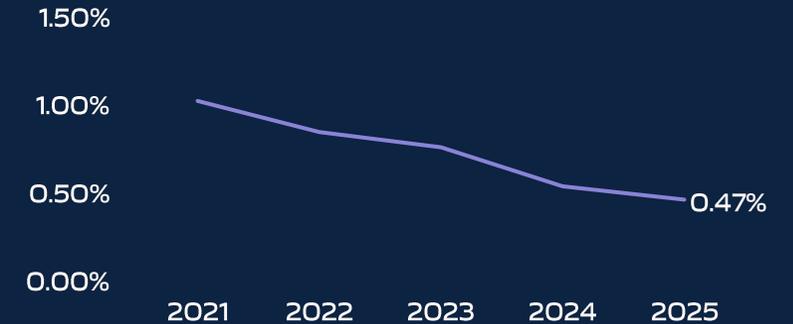
Net Profit Margin (%)



Cost To Income Ratio (%)



Cost of Risk (%)



04

FY 2025 Financial Performance

Q4 2025



Accelerating innovation.
Driving sustainable growth.



4Q 2025 Balance Sheet Highlights

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

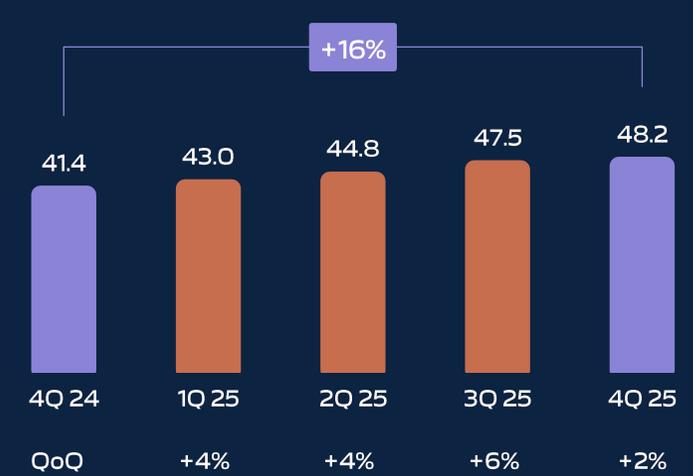
Total Assets (ﷲ bn)



Total Liabilities (ﷲ bn)



Total Equity (ﷲ bn)



4Q 25
Financing
ﷲ229.7 Bn
↗ +14% YTD

4Q 25
Customers' Deposits
ﷲ227.4 Bn
↗ +8% YTD

4Q 25
CASA Deposits
ﷲ109.8 Bn
↗ +1% YTD

4Q 25
Total Assets
ﷲ311.1 Bn
↗ +12% YTD

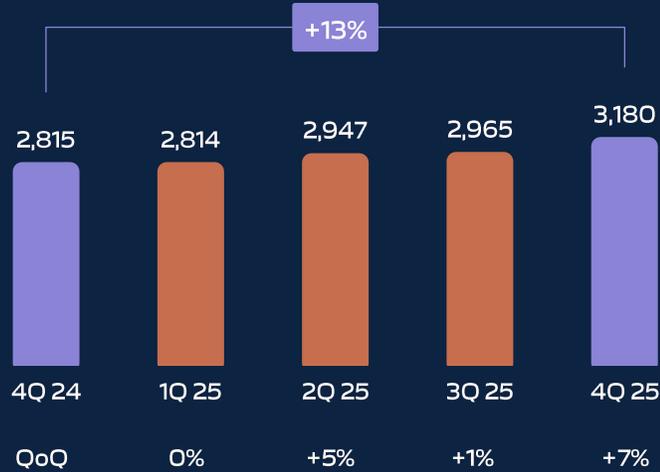
4Q 25
LDR SAMA Ratio
82.1%
↘ -1.2 PPTS YoY

4Q 25
CAR
19.9%
↗ +2.1 PPTS YoY

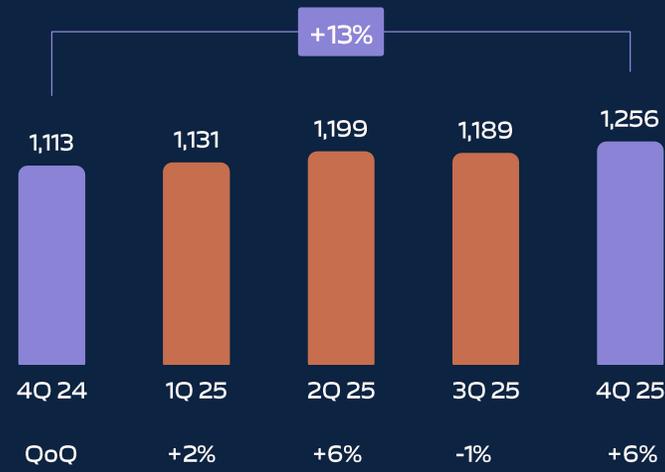
FY 2025 P&L Highlights

Operating income growth drove a 10% increase in net income for FY 2025

Total Operating Income (ﷲ mn)

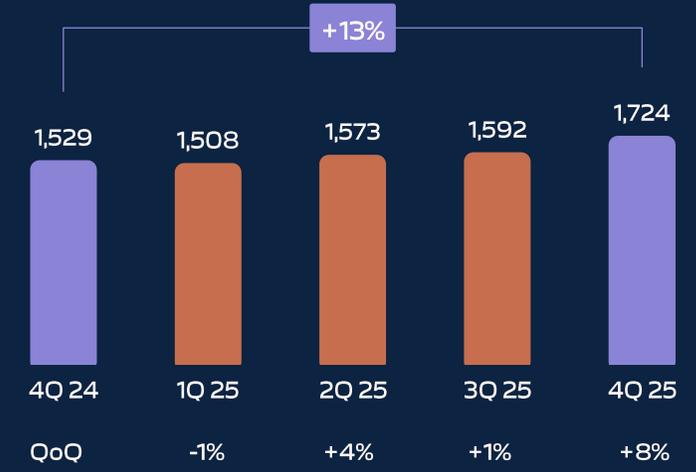


Total Operating Expenses (ﷲ mn*)



* Including impairment charge

Net Income (ﷲ mn)



FY 25
Funded Income
ﷲ9,377 Mn
↗ +8% YoY

FY 25
Non-Funded Income
ﷲ2,529 Mn
↗ +10% YoY

FY 25
Net Income
ﷲ6,397 Mn
↗ +10% YoY

FY 25
Net Profit Margin
3.47%
↘ -23 BPS YoY

FY 25
Cost to Income Ratio
31.2%
↗ +0.3 PPTS YoY

FY 25
ROE
18.7%
↘ -11 BPS YoY

Balance Sheet Trends

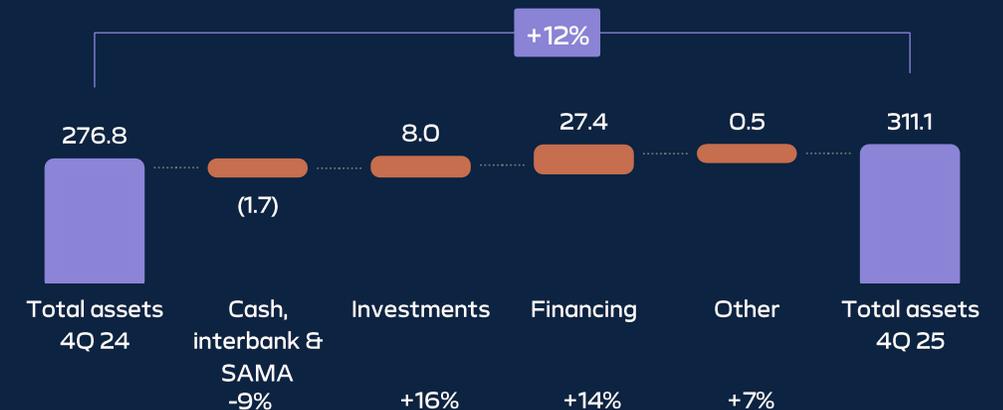
Balance sheet growth of 12% YTD driven by financing and investments

Management Commentary

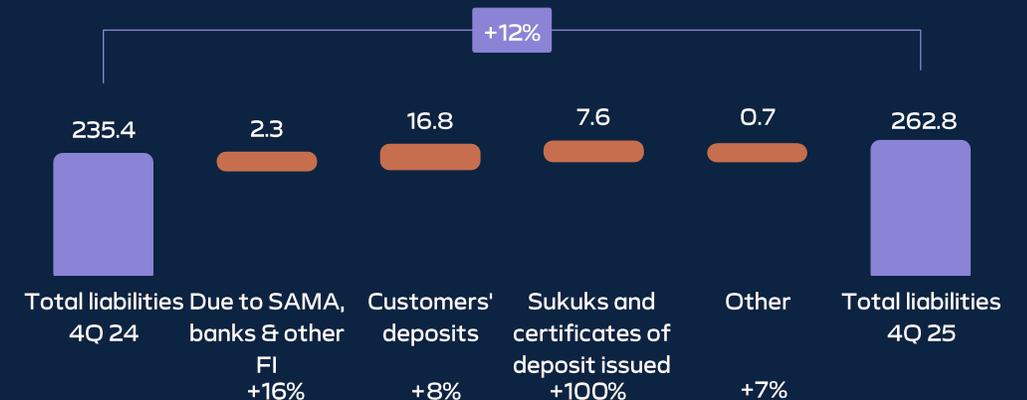
- Growth in total assets of 12% YTD mainly driven by 14% financing growth and 16% growth in investments.
- Total liabilities grew by 12% YTD mainly from a 8% increase in customers' deposits.

₪ (mn)	4Q 2025	4Q 2024	Δ%	3Q 2025	Δ%
Cash, interbank & SAMA balances	16,663	18,360	-9%	21,326	-22%
Investments	56,623	48,625	+16%	52,150	+9%
Financing, net	229,747	202,308	+14%	225,684	+2%
Other assets	8,035	7,534	+7%	8,053	0%
Total assets	311,067	276,827	+12%	307,214	+1%
Due to SAMA, banks & other FI	16,213	13,936	+16%	11,161	+45%
Customers' deposits	227,374	210,545	+8%	234,623	-3%
Sukuks and certificates of deposit issued	7,625	-	+100%	3,879	+97%
Other liabilities	11,614	10,905	+7%	10,082	+15%
Total liabilities	262,826	235,386	+12%	259,745	+1%
Share capital	25,000	25,000	0%	25,000	0%
Retained earnings	4,250	3,188	+33%	5,135	-17%
Other reserves	6,489	4,503	+44%	4,831	+34%
Tier 1 sukuk	12,502	8,751	+43%	12,502	0%
Total equity	48,241	41,442	+16%	47,468	+2%

Total Assets Movement YTD (₪ bn)



Total Liabilities Movement YTD (₪ bn)



P&L Trends

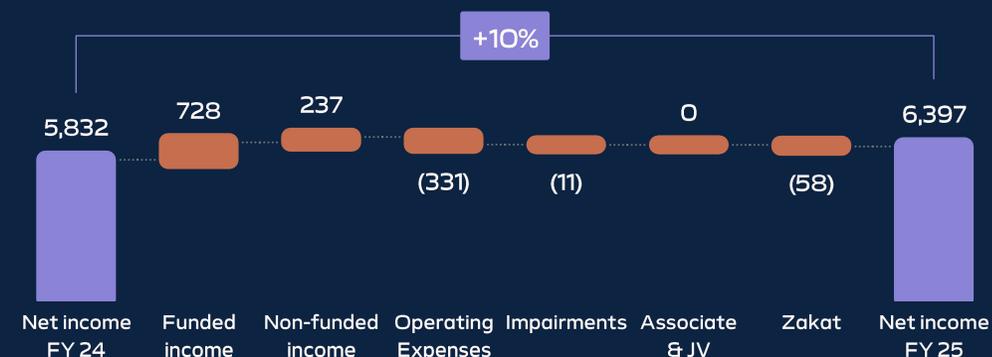
Net income for FY 2025 grew by 10% YoY supported by growth in operating income

Management Commentary

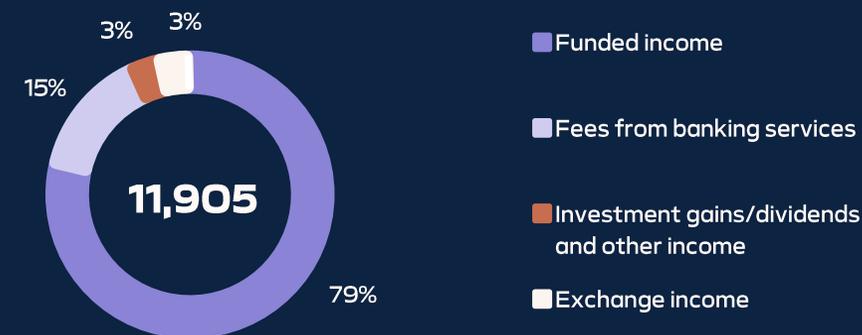
- Net income for FY 2025 grew 10% YoY to $\text{AED } 6,397\text{mn}$ from 9% operating income growth.
- FY 2025 funded income increased by 8% YoY, and the non-funded income increased by 10% YoY.

$\text{AED } (mn)$	FY 2025	FY 2024	$\Delta\%$	4Q 2025	4Q 2024	$\Delta\%$
Funded income	9,377	8,649	+8%	2,457	2,266	+8%
Non-Funded income	2,529	2,291	+10%	723	549	+32%
Total operating income	11,905	10,940	+9%	3,180	2,815	+13%
Operating Expenses	3,715	3,384	+10%	960	864	+11%
Net operating income before impairment charge	8,191	7,556	+8%	2,220	1,951	+14%
Impairments	1,060	1,049	+1%	296	249	+19%
Net operating income	7,131	6,507	+10%	1,924	1,702	+13%
Income before zakat & income tax	7,126	6,502	+10%	1,922	1,705	+13%
Zakat	729	670	+9%	198	176	+13%
Net income	6,397	5,832	+10%	1,724	1,529	+13%

Net Income Movement YoY ($\text{AED } mn$)



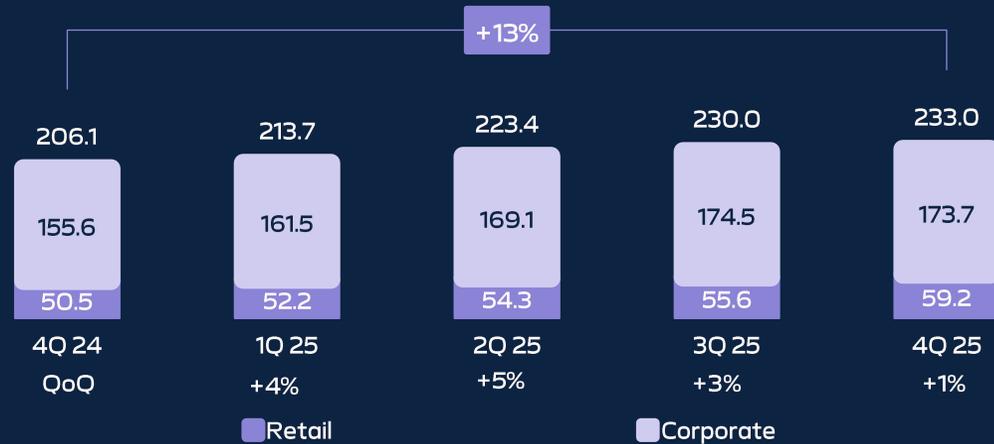
Operating Income Composition ($\text{AED } mn$)



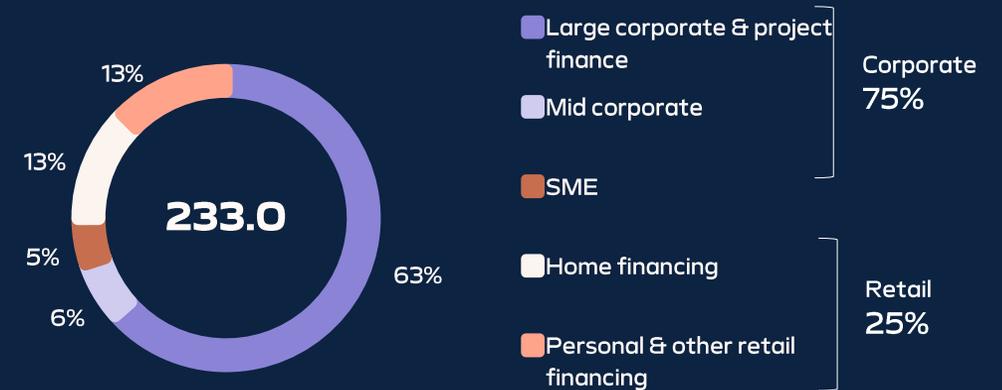
Financing

Gross financing growth of 13% YTD is driven by 17% increase in retail financing, and 12% in corporate financing

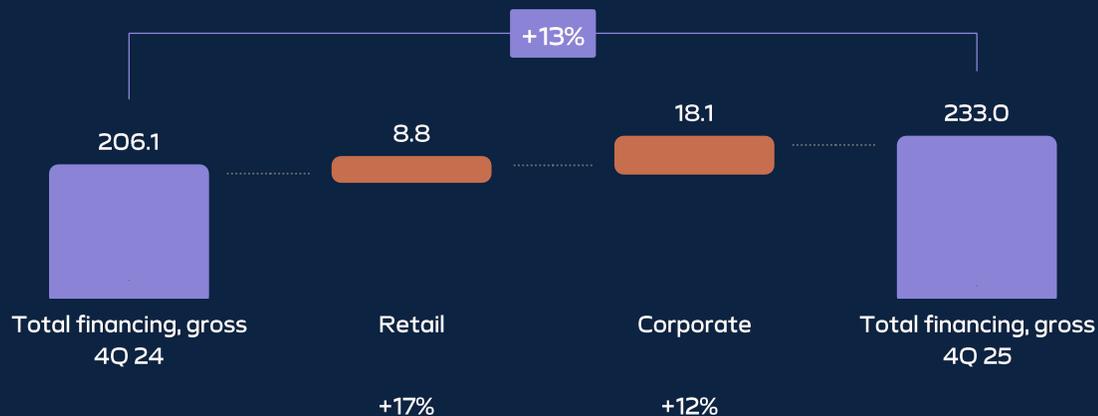
Financing, Gross (AED bn)



Financing, Gross Composition (AED bn)



Financing, Gross Movement YTD (AED bn)



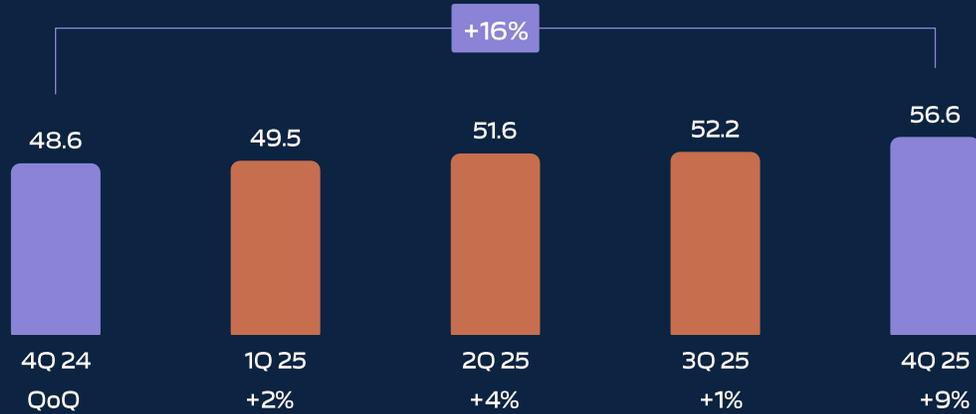
Management Commentary

- Retail financing increased by 17% YTD, driven primarily by a robust growth in auto financing, complemented by a healthy expansion in home financing.
- Corporate financing growth continued its momentum with 12% increase YTD, driven by 40% growth in mid-corporate, along with 29% growth in SME financing YTD.
- Gross financing comprises of 75% corporate and 25% retail as of December 31st 2025.

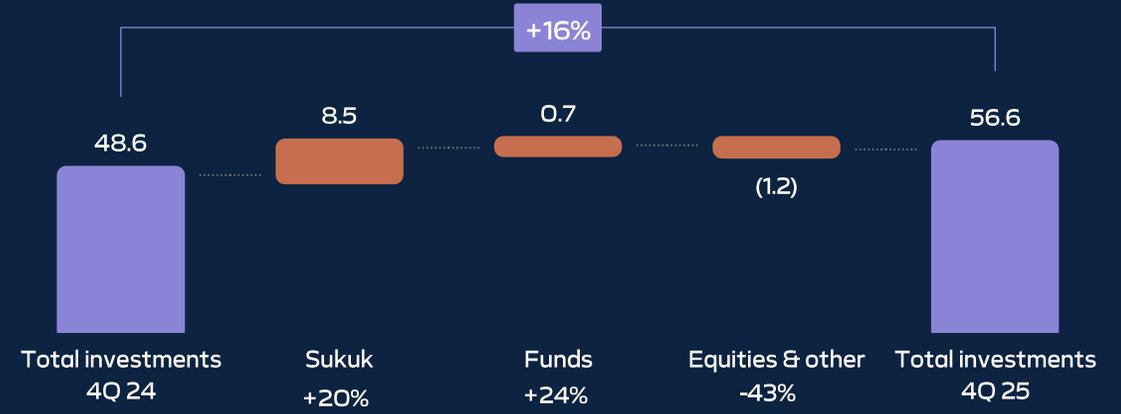
Investments

16% growth in investments YoY from additional investment grade securities

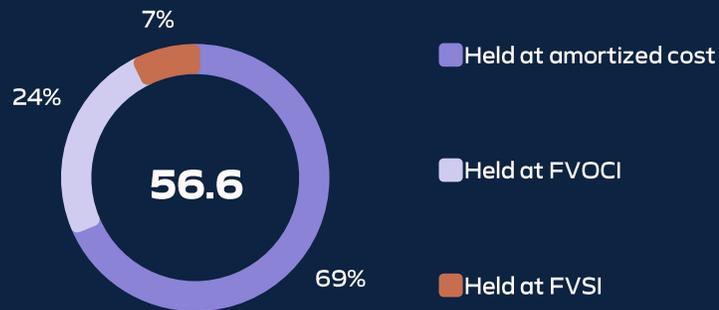
Investments (AED bn)



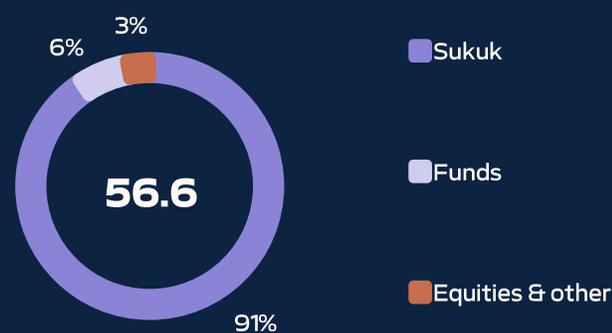
Investments Movement YTD (AED bn)



Investments Composition (AED bn)



Investments Composition (AED bn)



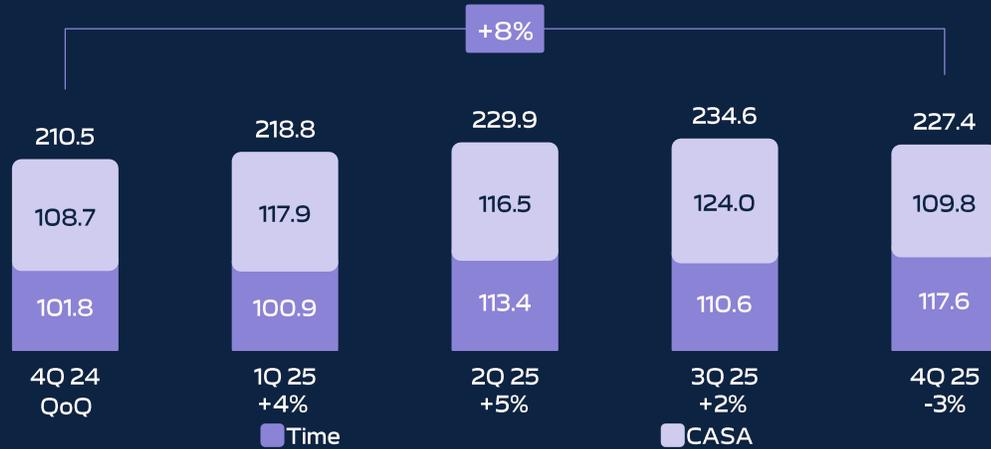
Management Commentary

- Investments growth of 16% during FY 2025.
- The investment portfolio as at December 31st, 2025 comprised of 91% sukuk investments, 6% funds and 3% equities & other investments.

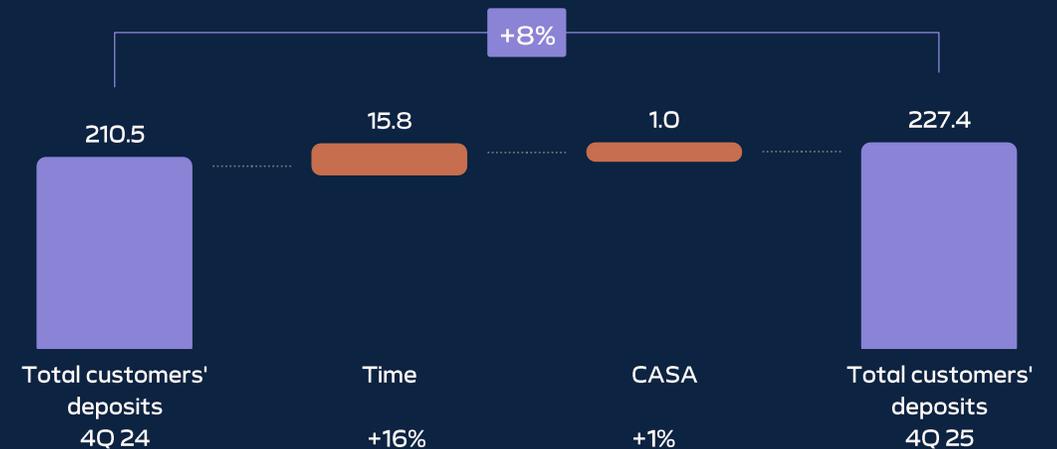
Deposits

Deposit growth of 8% driven by continuous growth of CASA by 1%

Customers' Deposits (AED bn)



Customers' Deposits Movement YTD (AED bn)



Customers' Deposits Composition (AED bn)



CASA % of Total Deposits (%)



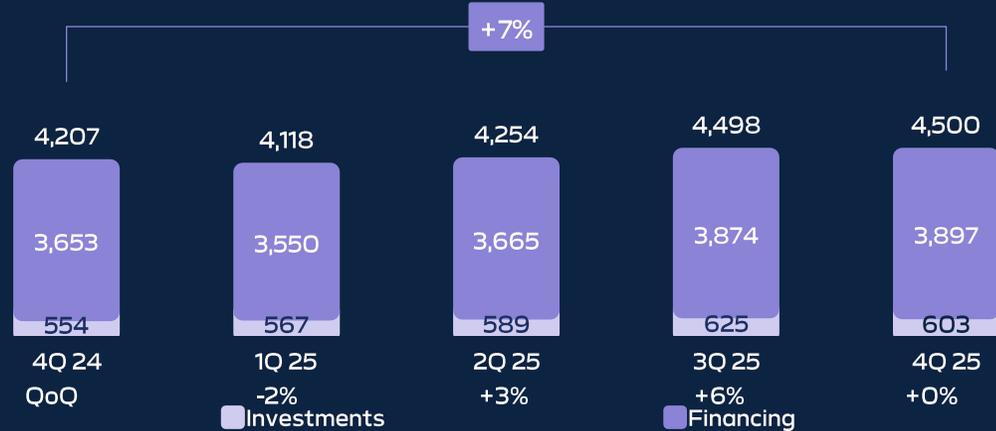
Management Commentary

- Deposits rose by 8% during FY 2025 driven by growth in CASA and time deposits of 1% and 16% respectively.
- CASA Deposit composition decreased by 3.3ppts.
- Total deposits comprise of 65% retail and 35% non-retail deposits as of December 31st, 2025.

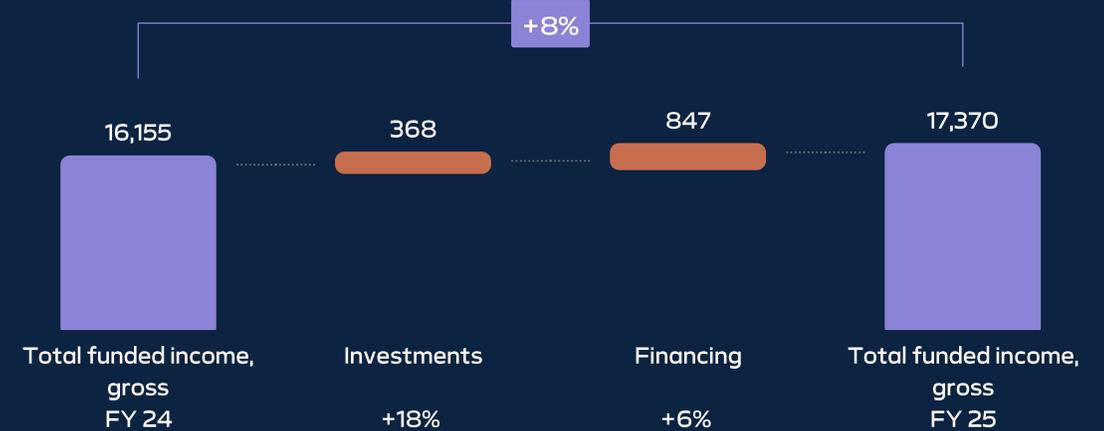
Income from Financing & Investments

Gross funded income continues a healthy growth driven by 18% growth in investment income and 6% growth in financing income

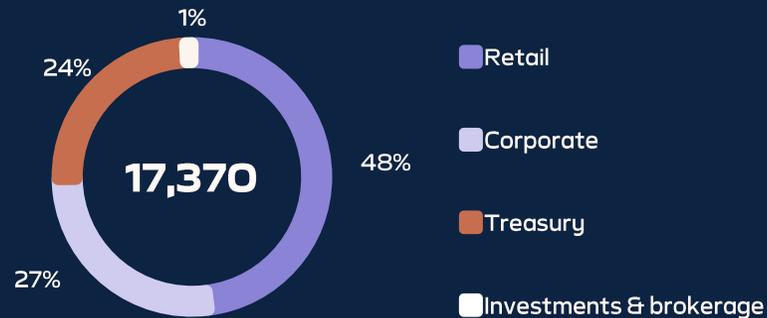
Funded Income, Gross (ﷲ mn)



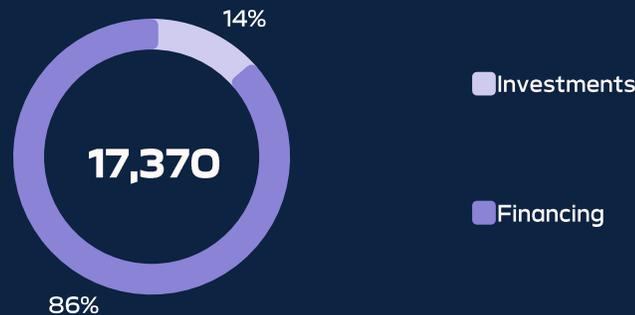
Funded Income, Gross Movement (ﷲ mn)



Funded Income, Gross Composition (ﷲ mn)



Funded Income, Gross Composition (ﷲ mn)



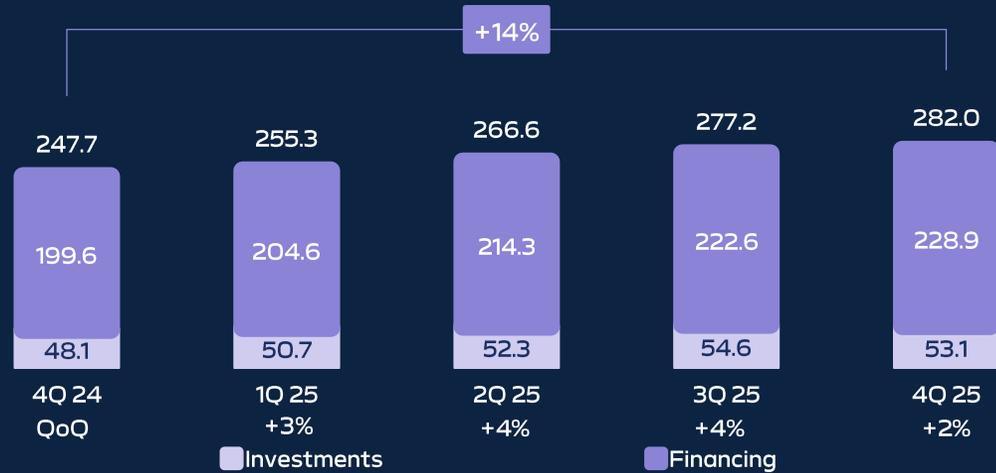
Management Commentary

- Gross funded income for FY 2025 increased by 8% YoY to ﷲ17,370mn from a 18% 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 14%; while net profit margin decreased 23bps YoY

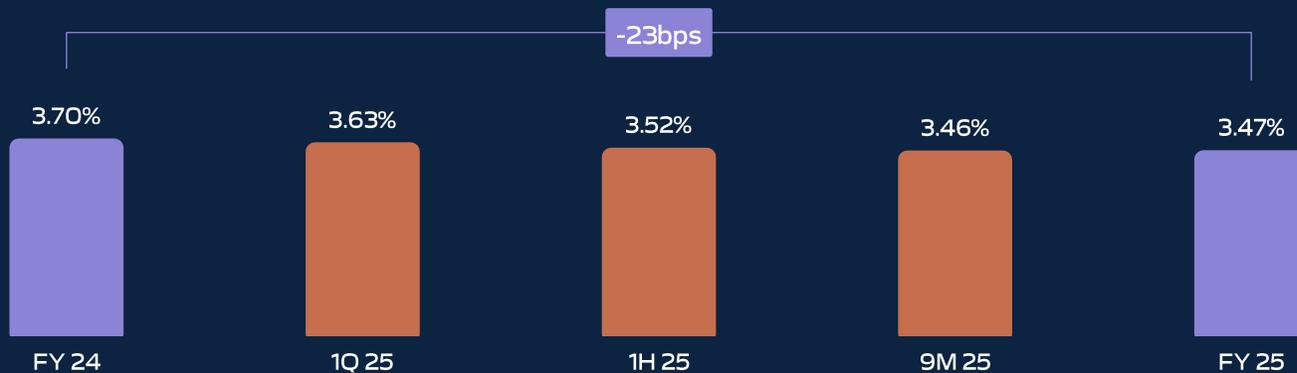
Average Balance of Investments & Financing (AED bn)



Net Profit Margin Movement YoY (%)



Net Profit Margin YTD (%)



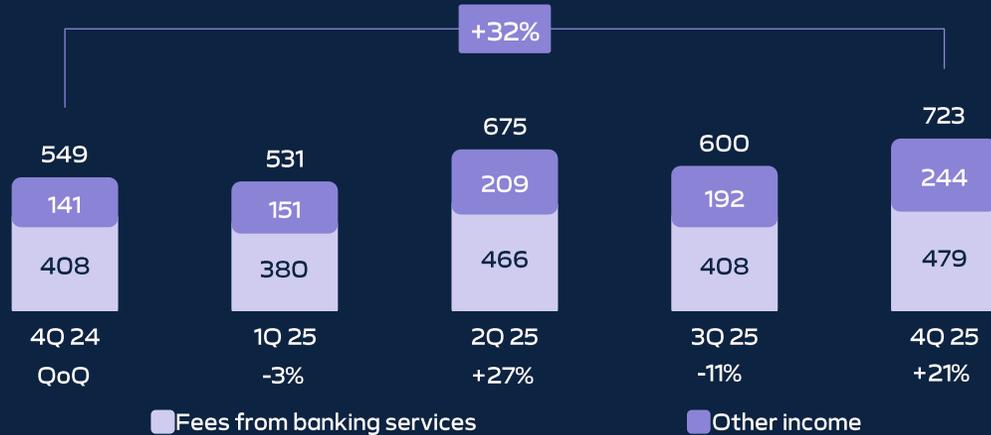
Management Commentary

- Average balance of investments and financing grew 14% YoY.
- Net profit margin decreased by 23bps YoY to 3.47% in FY 2025.

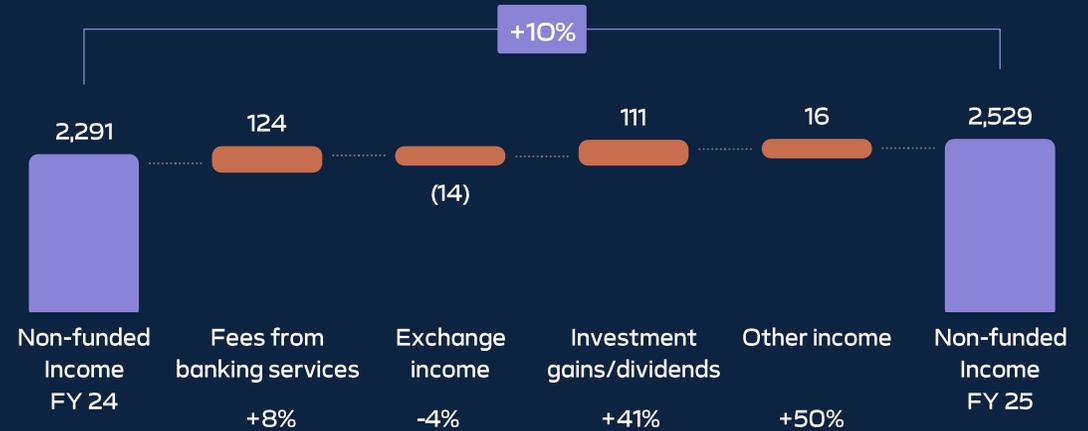
Fee and Other Income

Non-funded income for FY 2025 increased by 10% YoY

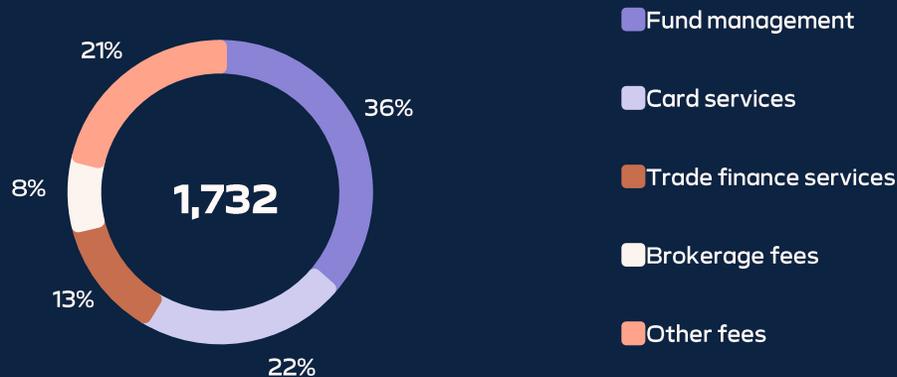
Non-Funded Income (AED mn)



Non-Funded Income Movement YoY (AED mn)



Fees from Banking Services Composition (AED mn)



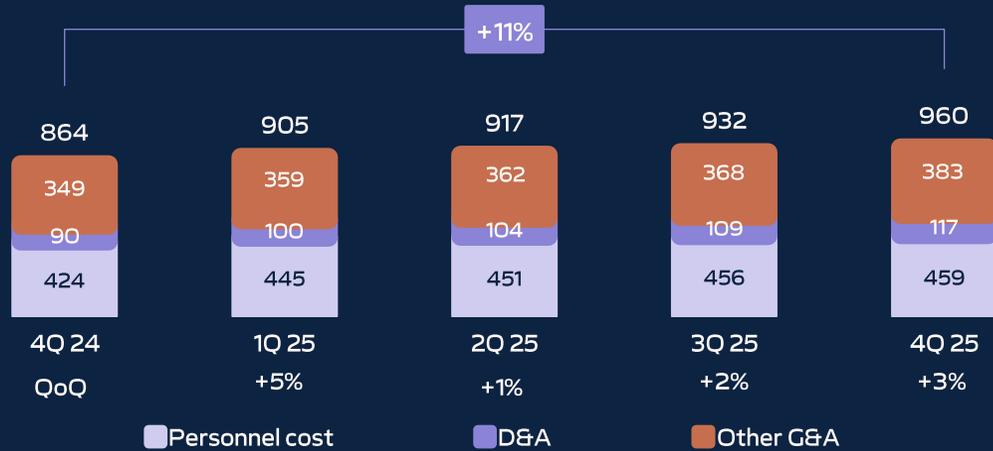
Management Commentary

- Non-funded income for FY 2025 increased 10% YoY to AED 2,529mn from improved in fees from banking.
- Fund management fees comprise the majority of fees from banking services at 36%, while card services account for 22%, other fees 21%, and trade finance services and brokerage fees represent 13% and 8% respectively.

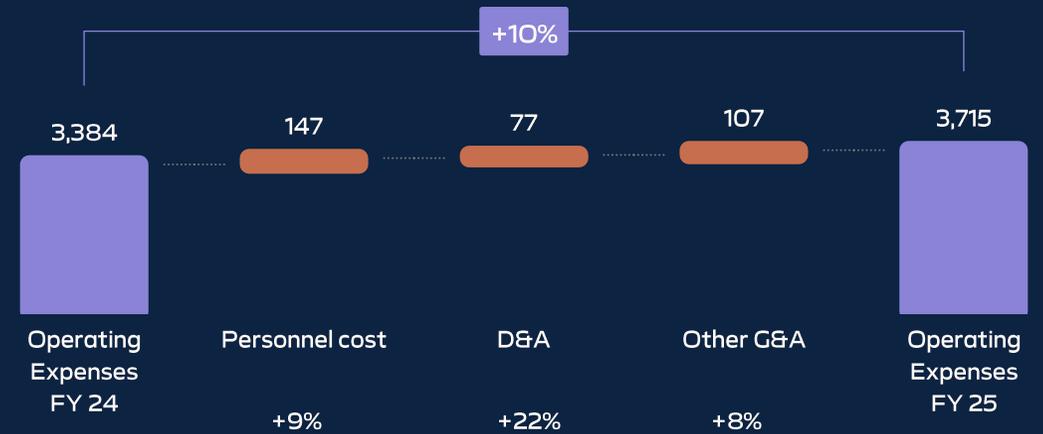
Operating Expenses

Operating expenses grew by 10% YoY, driven by higher employee and G&A costs

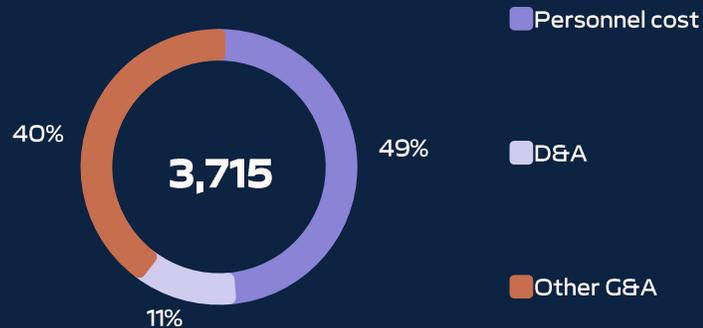
Operating Expenses (AED mn)



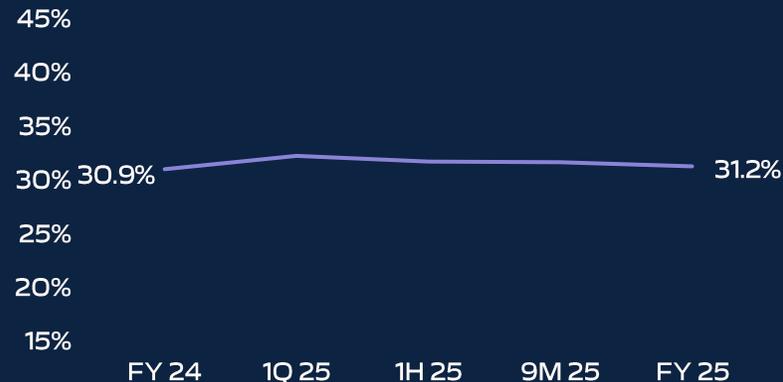
Operating Expenses Movement YoY (AED mn)



Operating Expenses Composition (AED mn)



Cost to Income Ratio (%)



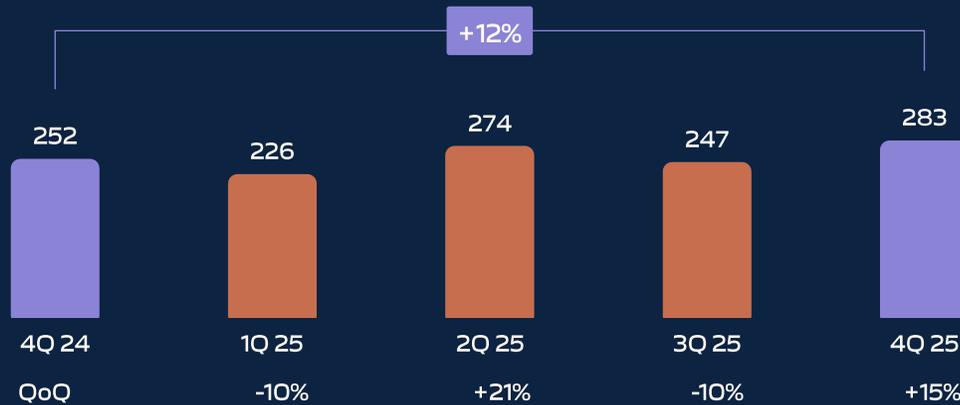
Management Commentary

- Operating expense growth stabilized at 10% YoY, reaching AED 3,715mn for FY 2025.
- Personnel cost comprise the majority of operating expenses at 49%, while other G&A account for 40%, and D&A represent 11%.
- Cost to income ratio increased YoY from 30.9% to 31.2%.

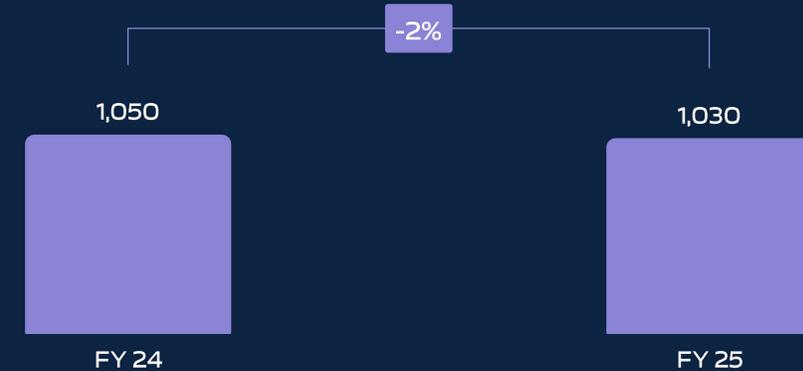
Impairments for Financing

Cost of risk for FY 2025 improved by 8bps to 0.47%

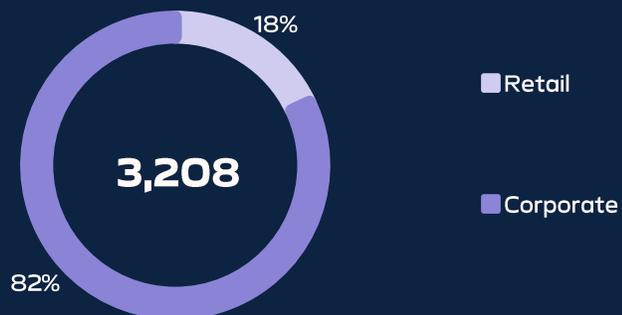
Impairments for Financing (AED mn)



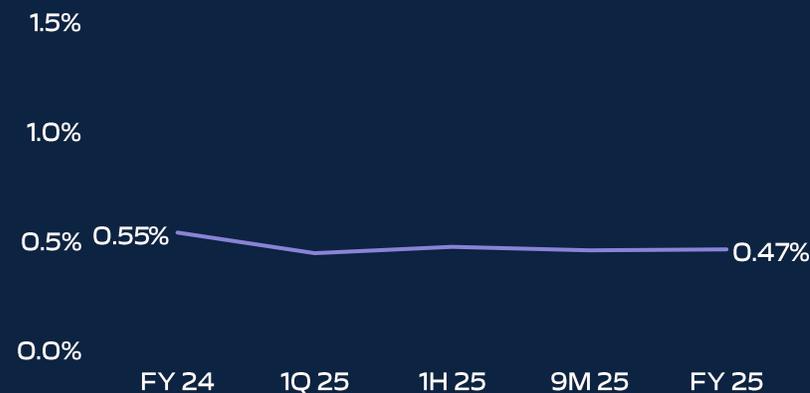
Impairments for Financing (AED mn)



Impairments Allowance Composition (AED mn)



Cost of Risk (%)



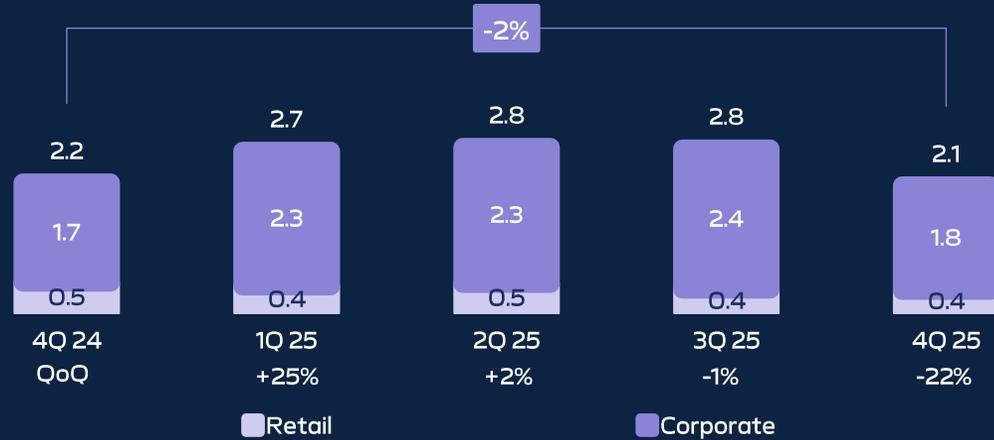
Management Commentary

- FY 2025 impairment charge for financing decreased by 2% YoY to AED 1,030mn.
- Cost of risk for FY 2025 improved by 8bps YoY to 0.47%.
- 82% of impairment allowance in FY 2025 pertains to corporate and 18% is for retail financing.

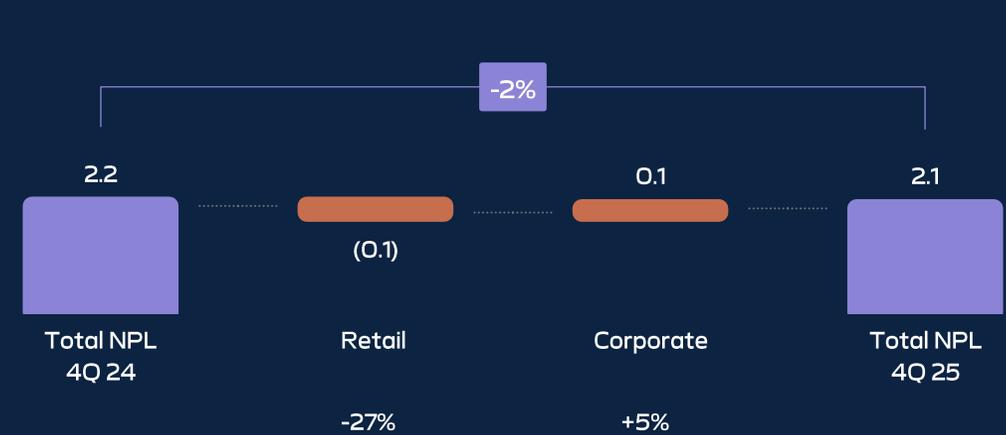
Non-Performing Loans

NPL ratio decreased YoY

Non-Performing Loans, Gross (AED bn)



NPL, Gross Movement YTD (AED bn)



NPL Composition (AED bn)



NPL Ratio (%)



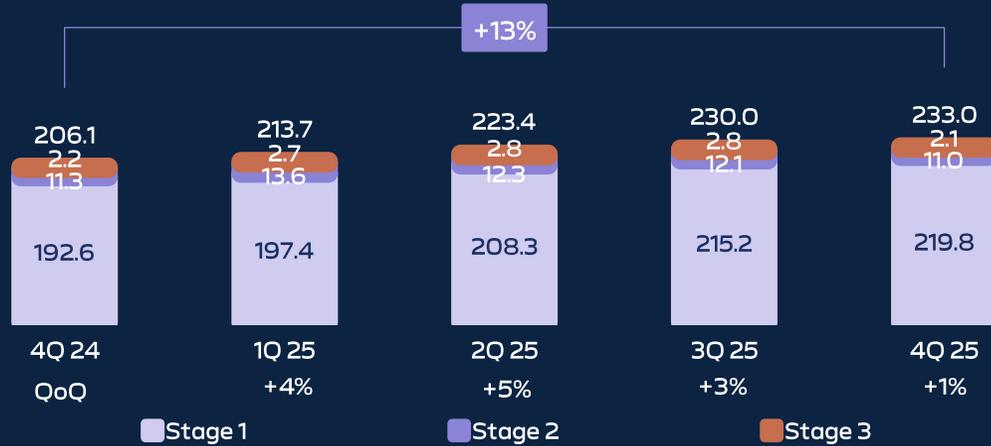
Management Commentary

- NPL ratio decreased by 14bps YoY to 0.92%.
- Retail financing, which account for the smaller proportion of NPLs, decreased by 27%, while corporate NPLs increased by 5% YoY.
- The NPL ratio for retail stood at 0.6% while corporate stood at 1.0% as at 4Q 2025.

NPL Coverage

NPL coverage decreased YoY

Stage-Wise Financing, Gross (AED bn)



Stage-Wise Financing, Gross Composition (AED bn)



NPL Coverage Ratio (%)



Stage-Wise Coverage (%)



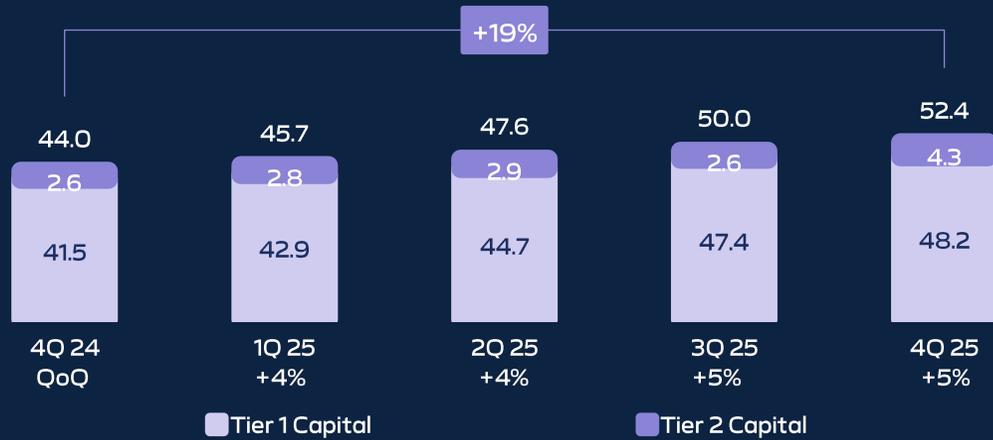
Management Commentary

- NPL coverage decreased by 22.0ppts YoY to 150.3%.

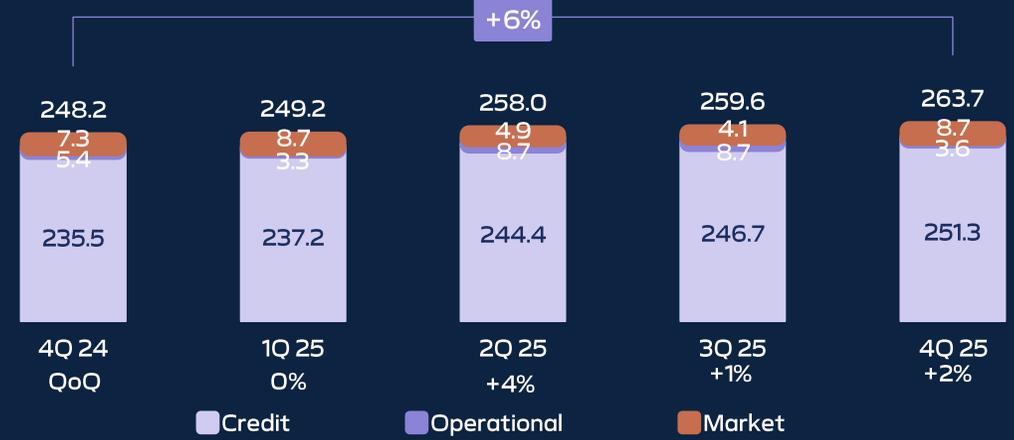
Capitalization

Capital and liquidity ratios remained healthy. ROE decreased by 11bps YoY

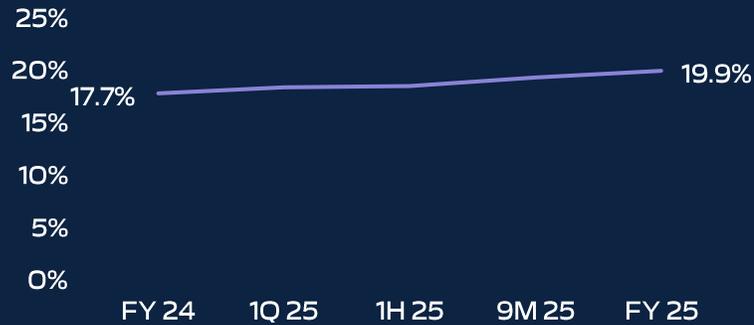
Total Capital (AED bn)



Risk Weighted Assets (AED bn)



Capitalization (%)



Profitability (%)



Management Commentary

- Total Capital grew 19% to AED 52.4bn YoY and Risk Weighted Assets grew 6% YoY.
- CAR increased by 2.1ppts YoY to 19.9%
- ROE saw a decreased of 11bps YoY and ROA decreased 9bps YoY.

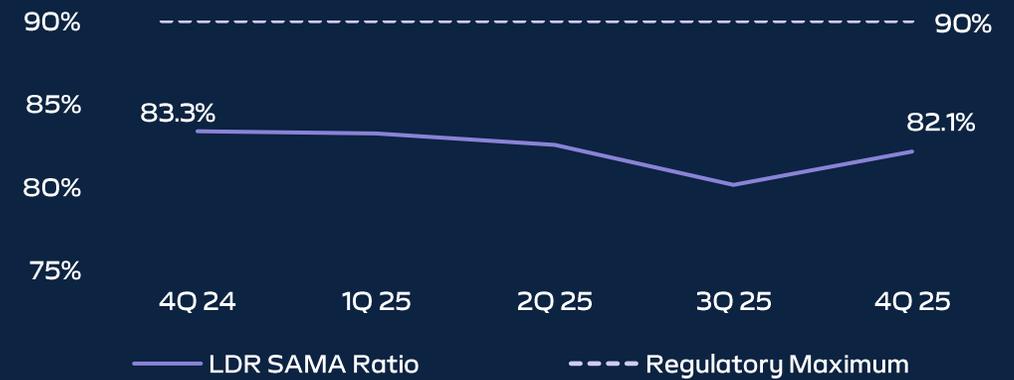
Liquidity

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

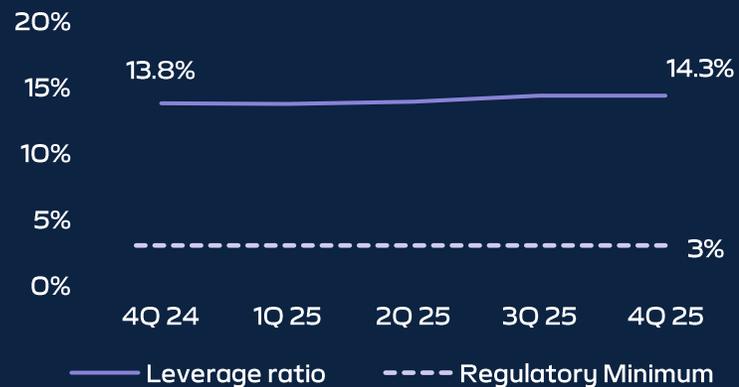
NSFR (%)



LDR SAMA Ratio (%)



Leverage Ratio (%)



LCR (%)



Management Commentary

- NSFR increased by 2.3ppts YoY to reach 110.5%.
- LDR ratio decreased 1.2ppts YoY to 82.1%.
- The leverage ratio increased 0.6ppts YoY to 14.3%.
- LCR increased by 13.4ppts YoY to 135%.

05

Segmental Performance

Q4 2025



Accelerating innovation.
Driving sustainable growth.



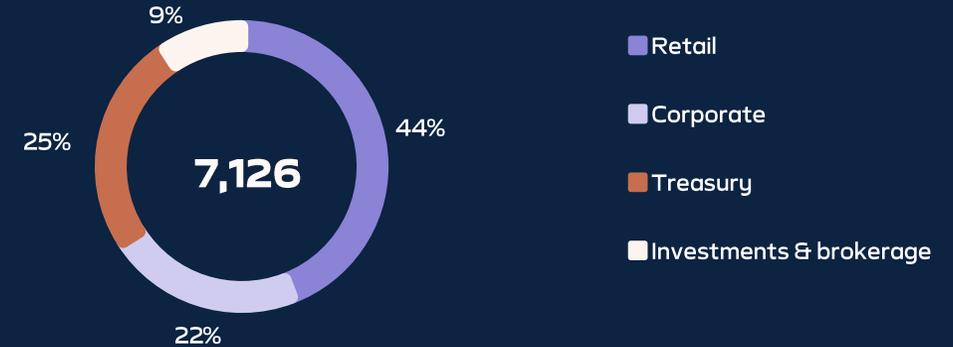
Segmental Performance Highlights

Retail and corporate comprise the majority of segmental income

Operating Income Composition (ﷲ mn)



Net Profit Before Zakat Composition (ﷲ mn)



Customers' Deposits Composition (ﷲ bn)



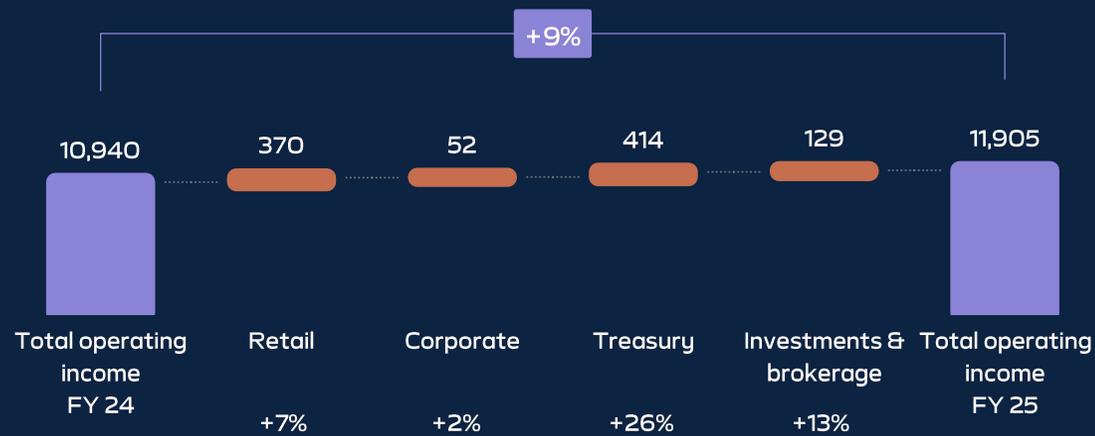
Financing, Gross Composition (ﷲ bn)



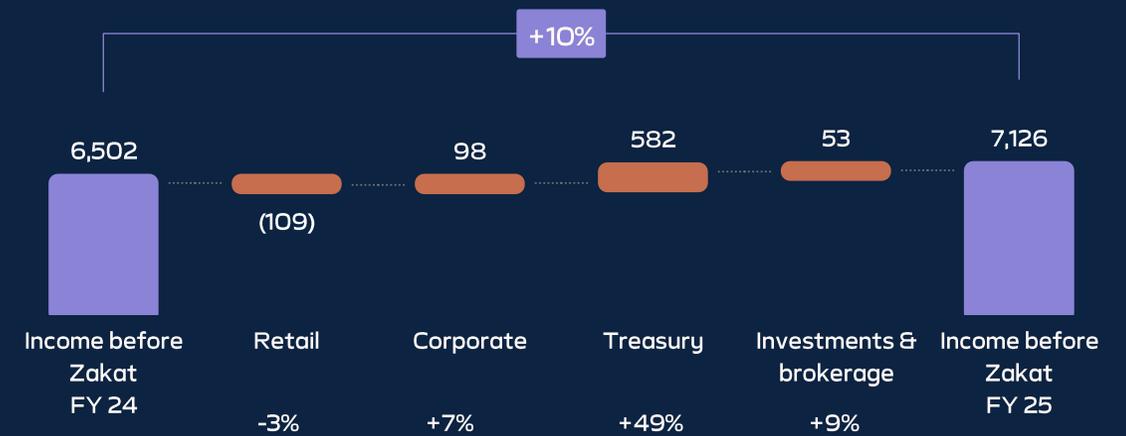
Segmental Performance Highlights

Retail and Corporate reported growth in operating income YoY

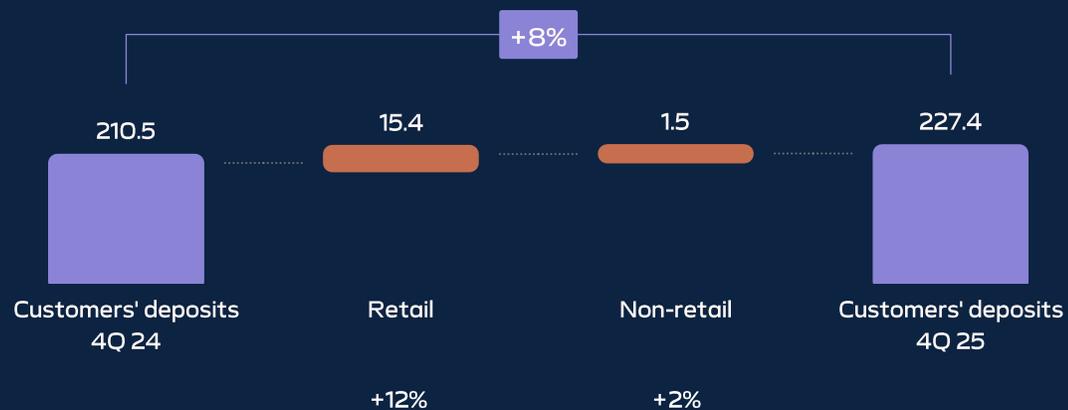
Operating Income Movement YoY (AED mn)



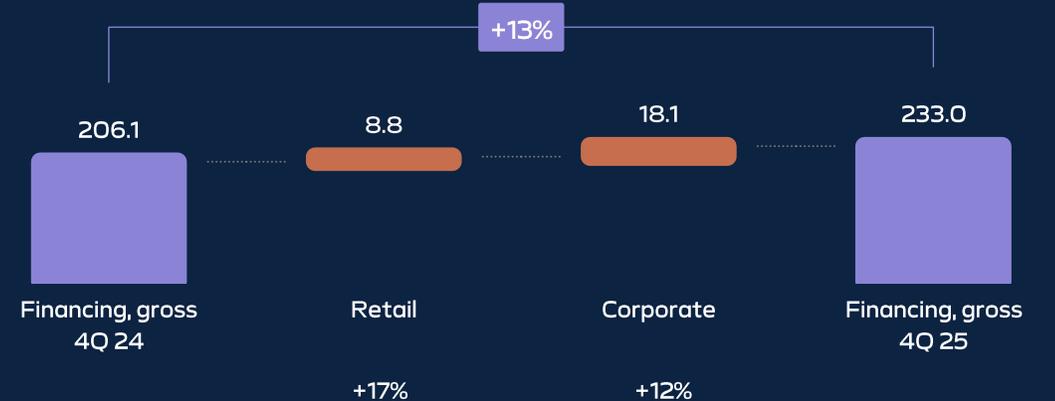
Net Income Before Zakat Movement YoY (AED mn)



Customers' Deposits Movement YTD (AED bn)



Financing, Gross Movement YTD (AED bn)



Segmental Performance - Retail

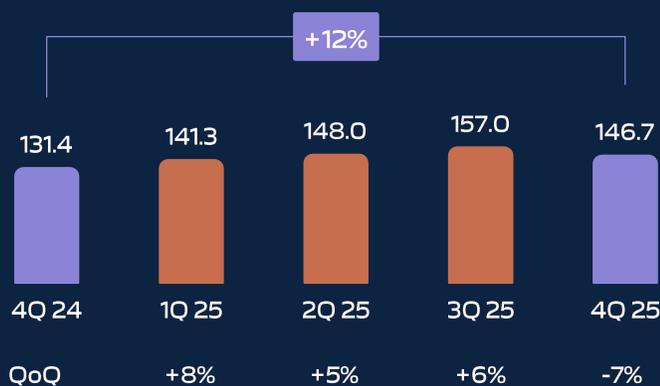
Financing and deposit growth driving operating income growth of 7% YoY

ﷲ (mn)	FY 2025	FY 2024	Δ%	4Q 2025	4Q 2024	Δ%
Income from investments and financing, net	4,975	4,700	+6%	1,295	1,190	+9%
Fees from services & other income	570	474	+20%	198	138	+44%
Total operating income	5,545	5,175	+7%	1,493	1,328	+12%
Total operating expenses	2,273	1,876	+21%	582	484	+20%
Total charges/(reversals) for impairments	120	38	+214%	84	(65)	-230%
Income for the period before zakat	3,151	3,260	-3%	827	909	-9%

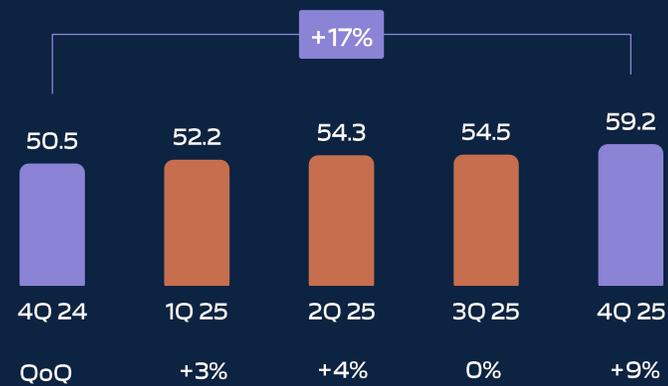
Retail NPL (%)



Retail Deposits (ﷲ bn)



Retail Financing (ﷲ bn)



Management Commentary

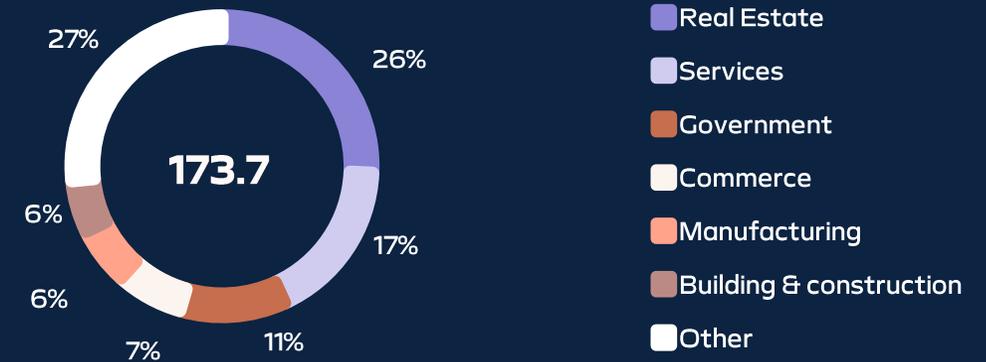
- Retail operating income grew by 7% YoY to ﷲ 5,545mn from 6% increase in funded income.
- Retail deposits increased 12% YoY while financing increased by 17% YoY.
- The retail NPL ratio decreased during FY 2025 to 0.6%.

Segmental Performance - Corporate

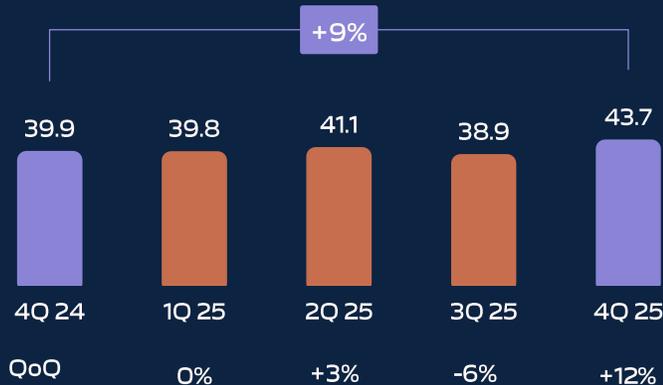
Corporate operating income increased by 2% during FY 2025

₪ (mn)	FY 2025	FY 2024	Δ%	4Q 2025	4Q 2024	Δ%
Income from investments and financing, net	2,858	2,791	+2%	748	701	+7%
Fees from services & other income	369	383	-4%	81	96	-15%
Total operating income	3,226	3,174	+2%	830	797	+4%
Total operating expenses	762	706	+8%	196	178	+11%
Total charges/(reversals) for impairments	912	1,014	-10%	200	318	-37%
Income for the period before zakat	1,552	1,454	+7%	433	301	+44%

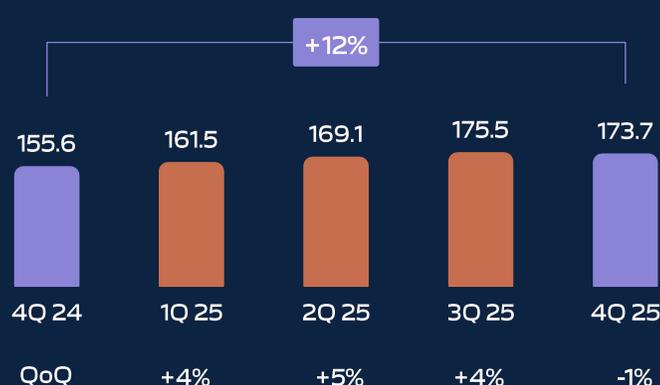
Financing, Gross Composition (₪ bn)



Corporate Deposits (₪ bn)



Corporate Financing (₪ bn)



Management Commentary

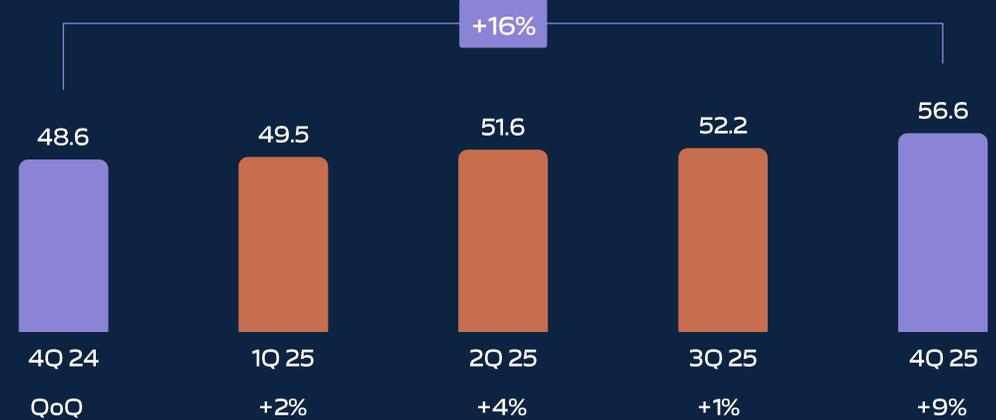
- Corporate financing rose by 12% YoY while corporate deposits increased by 9% YoY.
- The corporate NPL ratio decreased by 62bps YoY to 1.0%.

Segmental Performance - Treasury

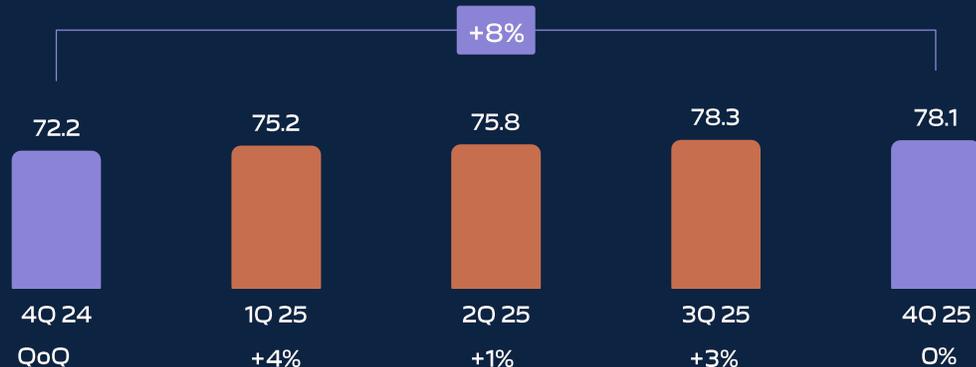
Operating income and net income increased YoY

ﷲ (mn)	FY 2025	FY 2024	Δ%	4Q 2025	4Q 2024	Δ%
Income from investments and financing, net	1,414	1,037	+36%	384	342	+12%
Investment-related income	382	271	+41%	147	12	+1079%
Fees from services & other income	209	284	-26%	34	107	-68%
Total operating income	2,006	1,592	+26%	565	462	+22%
Total operating expenses	209	392	-47%	55	99	-45%
Total charges/(reversals) for impairments	21	(2)	+1310%	10	(6)	+269%
Net operating income	1,776	1,202	+48%	501	368	+36%
Share of loss from an associate and joint venture	(4)	(12)	-69%	(1)	(2)	-54%
Income before Zakat	1,772	1,190	+49%	500	366	+36%

Investments (ﷲ bn)



Treasury Assets (ﷲ bn)



Management Commentary

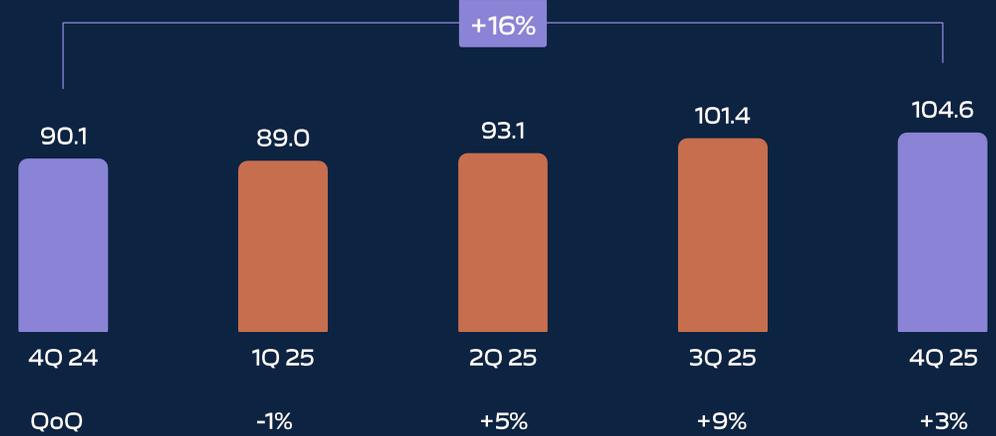
- Treasury operating income increase by 26% YoY to ﷲ 2,006mn in FY 2025 due to increase in income from investment by 36%.
- Treasury assets rose by 8% YoY to ﷲ 78.1bn, driven by 16% growth in the investment portfolio to ﷲ 56.6bn.

Segmental Performance – Investments & Brokerage

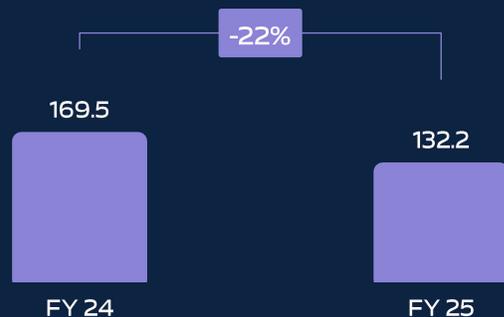
Operating income increased YoY

ﷲ (mn)	FY 2025	FY 2024	Δ%	4Q 2025	4Q 2024	Δ%
Income from investments and financing, net	130	120	+8%	31	32	-5%
Fees from services & other income	999	879	+14%	262	196	+34%
Total operating income	1,129	999	+13%	293	228	+28%
Total operating expenses	470	410	+15%	127	103	+23%
Income before zakat	651	598	+9%	162	129	+26%

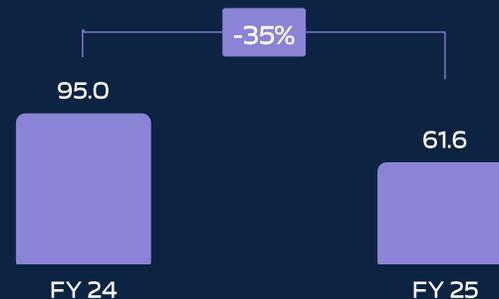
Assets Under Management (ﷲ bn)



Brokerage Trading Income (ﷲ mn)



Brokerage Trading Values (ﷲ bn)



Management Commentary

- Investment and brokerage (I&B) operating income rose by 13% YoY to ﷲ 1,129mn from 14% increase in non-funded income.
- I&B net income increased 9% YoY.
- Brokerage trading income decreased by 22% YoY and brokerage trading values decreased 35% YoY, and AUM increased by 16% YoY.

06

Outlook & Guidance

Q4 2025



Accelerating innovation.
Driving sustainable growth.



Guidance

Acceleration of strategic execution drives a promising outlook for 2026

	4Q 2025A	2025G	2026G	Drivers	2030G
Financing Growth	+14% YTD	Mid teens	Low teens	Healthy Mid-Corp, SME & Retail growth from strategic initiatives; continuing the growth in corporate financing	Asset Growth Low double-digit CAGR
Net Profit Margin	3.47% -23bps YoY	-20bps to -10bps	-10bps to -5bps	Declining rates, combined with elevated CoF, guide for lower Net Profit Margin	Return on Equity > 22%
Cost to Income Ratio	31.2%	Below 31%	Below 30.5%	Growth in income, AI & digital investment & process optimization driving efficiencies	Cost to Income Ratio < 28.6%
Return on Equity	18.7%	Above 18.5%	Above 19%	Improving top line and efficiency driving improving ROE	CAR Pillar 1 (T I + T II) > 18%
Cost of Risk	0.47%	40-50bps	35-45bps	Cautiously expecting stable credit quality and NPL coverage, combined with expected credit collections	
CAR Pillar 1 (T I + T II)	19.9%	18-19%	Around 19%	Improving top line with efficiencies in equity management	

07

Appendix

Q4 2025



Accelerating innovation.
Driving sustainable growth.



Sustainability

Alinma released its 2024 Sustainability report

In the third 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.

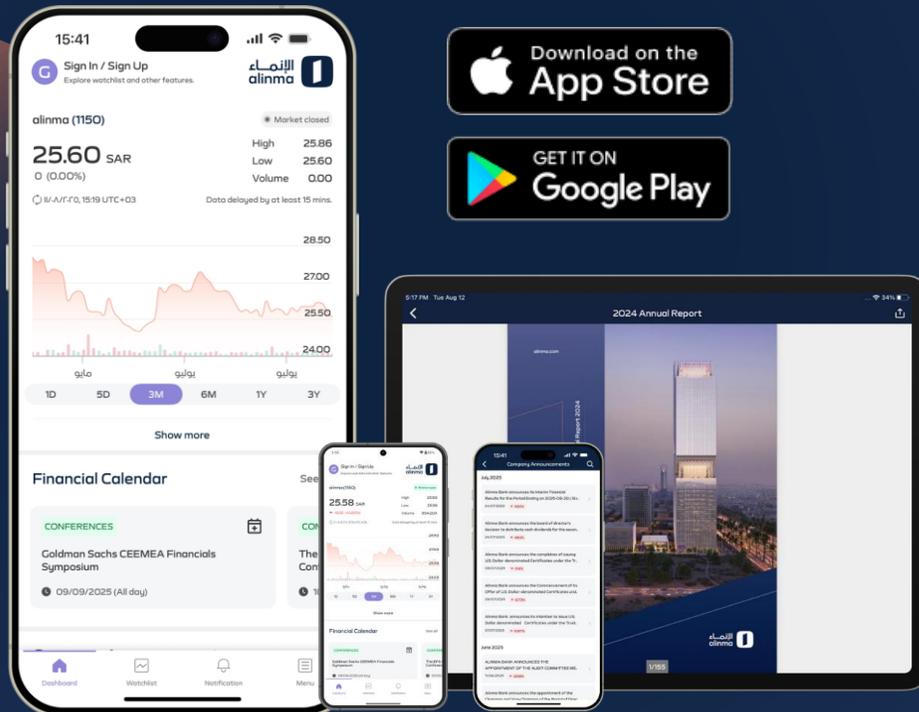
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