2 November 2026

Earnings Presentation

3Q 2026

Accelerating innovation. Driving sustainable growth.



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01

Alinma Overview

Q3 2026

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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)

SAR 7.2Bn
Value Traded
(3Q 2026)

13.1%
Foreign Ownership
(30 September 2026)

10%
Owned by Public Investment Fund

SAR 73.0Bn
Market Capitalization
(30 September 2026)

5.9Mn
Active Customers

02

Financial Performance Highlights

Q3 2026

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Financial Performance Highlights

Operating income growth drove a 4% increase in net income for 9M 2026, resulted in an ROE of 17.6%

Balance Sheet

- 10% increase in financing YTD, driven primarily by 16% growth in retail financing, complemented by 8% rise in corporate financing.
- 11% growth in customers' deposits YTD driven by an increase in CASA by 8%.

Income Statement

- Operating income growth of 6% YoY driven by increase of 10% in funded income, offset by a decline in non-funded income.
- Growth in operating income of 6% translated into increase of 4% in net income to reach ﷼4,862mn.

Credit Quality, Capital and Liquidity

- NPL and NPL coverage ratios at 0.93% and 189.1% respectively while cost of risk increased by 6bps YoY to 0.51%.
- Capitalization and liquidity positions remained healthy and within regulatory limits.

3Q 26 Financing	3Q 26 Total Assets	3Q 26 Avg. Balance of Customers' Deposits	9M 26 Operating Income	9M 26 Net Income	3Q 26 NPL Ratio	3Q 26 NPL Coverage Ratio
﷼252.7 Bn	﷼341.4 Bn	﷼238.7 Bn	﷼9,260 Mn	﷼4,862 Mn	0.93%	189.1%
↗ +10% YTD	↗ +10% YTD	↗ +7% YTD	↗ +6% YoY	↗ +4% YoY	↗ +1 BP YTD	↗ +38.8 PPTS YTD

3Q 26 Customers' Deposits	3Q 26 CASA Deposits	3Q 26 Avg. CASA Deposits	3Q 26 CASA % of Total Deposits	9M 26 Cost to Income Ratio	9M 26 Net Profit Margin	9M 26 ROE
﷼251.9 Bn	﷼118.9 Bn	﷼115.8 Bn	47.2%	31.1%	3.45%	17.6%
↗ +11% YTD	↗ +8% YTD	↗ +4% YTD	↘ -1.1 PPTS YTD	↘ -0.4 PPTS YoY	↘ -1 BP YoY	↘ -86 BPS YoY

03

Strategy Update

Q3 2026

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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 Update

3Q 2026 Key Achievements

- Completed deployment of three AI use case families related to Retail, Corporate, and IT.
- Launched Global Blue VAT refund service at King Khalid International Airport, enabling visitors to Saudi Arabia to seamlessly claim VAT refund.
- Launched Bid Bond & Performance Bond LG, and payment guarantee on alinma Business Portal to accelerate business growth.
- Launched LC Musharakah fully digital in alinma Business Channel.
- 3rd largest asset manager in KSA by AUM as of Q2 2026, with a growth of +33% YoY as of Q3 2026.
- +28% YoY growth in SMEs financing.
- +21% YoY growth in booked assets under Mid Corporate banking segment.
- 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.
- Finalizing Repo to Maturity (RTM) agreements with several International banks to diversify funding sources.
- ﷼2bn Tier 1 private placement.
- +23% YoY growth in PRS notional amount.
- +42% YoY growth in FX forwards notional amount.

Strategy Update

3Q 2026 Initiatives In-Progress

- Deliver enhanced customer experience across digital & physical channels through data-driven marketing, and tech-enabled branches
- Build an open-architecture wealth ecosystem in partnership with global asset managers

- Drive E2E process streamlining & digitalization of customer journeys
- Build R&D and innovation hub to foster the development of digital and emerging tech business propositions
- Streamlining and digitization of key credit processes

- Develop customer-focused use cases, anticipating needs and delivering hyper-personalized journeys
- Driving new revenue stream, leveraging consumer payments while forging partnerships across different sectors

- Forge strategic partnerships with global AMs to co-develop region specific or thematic funds
- Lead product innovation by diversifying into new asset classes and launching disruptive traditional offerings

- Develop and roll out robust client-centric primacy model for target customer clusters
- Launch innovative hook products built on smart tech

- Innovate with industry focused bundled solutions and re-define risk appetite for SMEs at sector & sub-sector level
- Strengthen trade finance value proposition through partnerships with global corporate banks

- Develop structured investment opportunities in KSA corporate credit
- Develop Gen AI/AI-powered in-app companion and hyper-personalized customer journeys

- Accelerate direct FX and derivatives business
- Optimize investment portfolios incl. HQLA composition, investment in funds and high-yield corporate sukuk

Progress to date **69**/87 **79%**

04

9M 2026 Financial Performance

Q3 2026

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Balance Sheet Trends

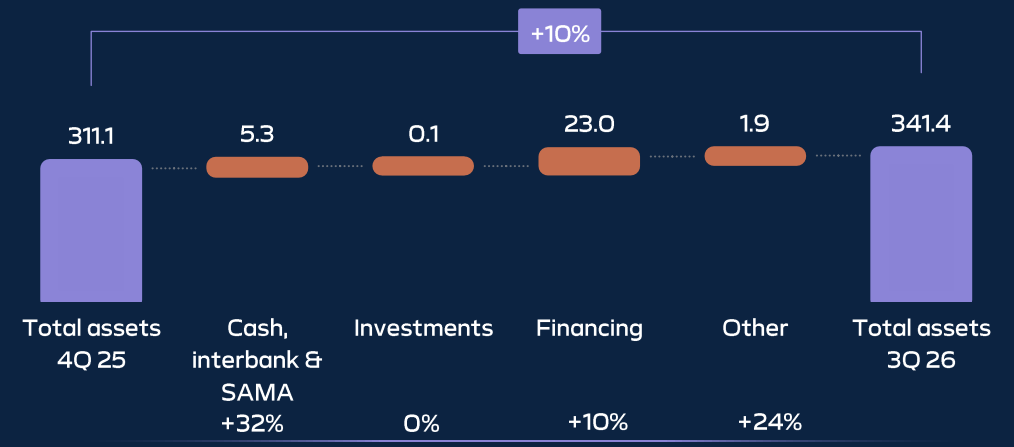
Balance sheet growth of 10% YTD driven by financing

Management Commentary

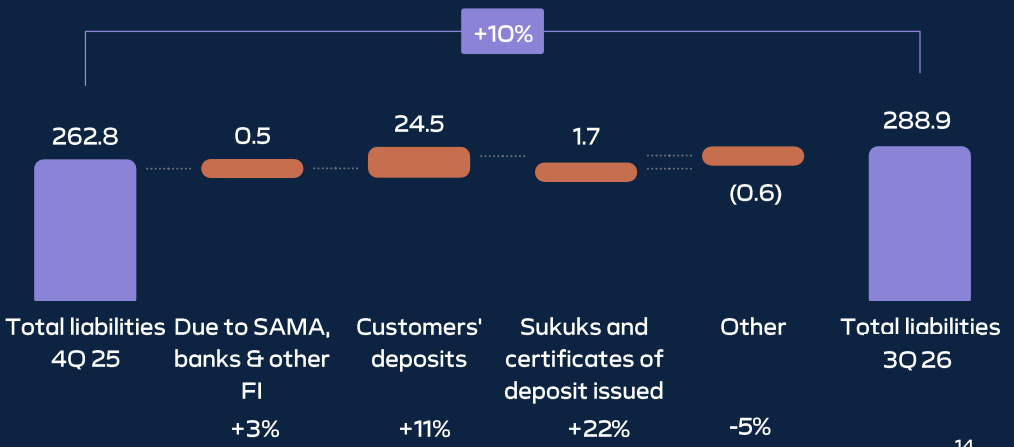
- Growth in total assets of 10% YTD mainly driven by 10% financing growth.
- Total liabilities grew by 10% YTD mainly from a 11% increase in customers' deposits.

﷼ (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

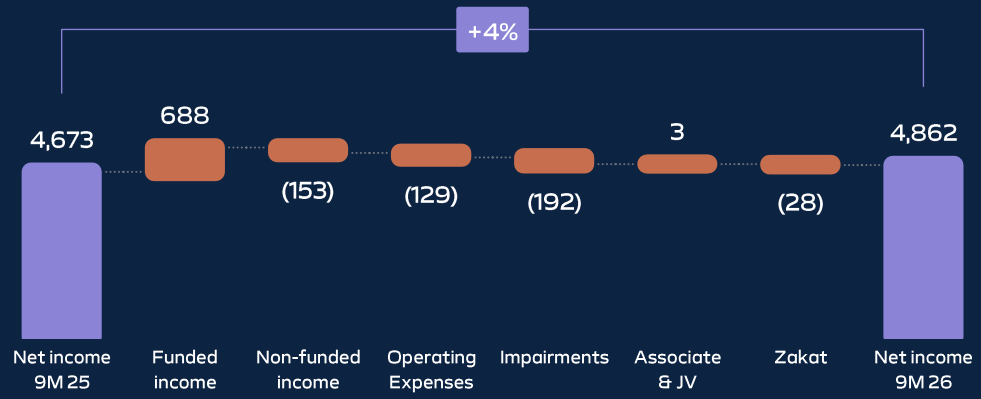
Net income for 9M 2026 grew by 4% YoY supported by growth in operating income

Management Commentary

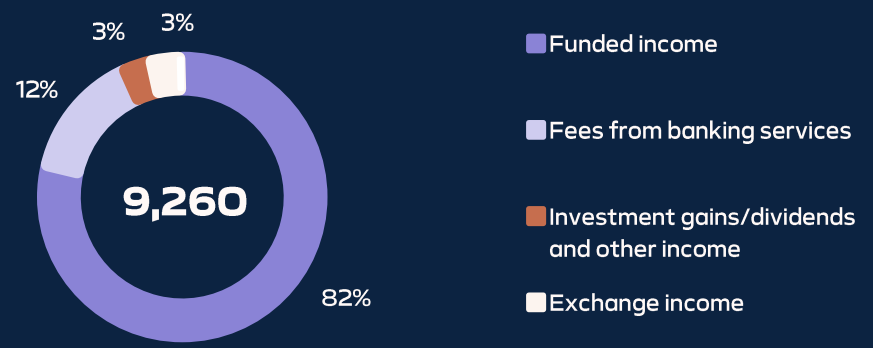
- Net income for 9M 2026 grew 4% YoY to ﷼4,862mn from 6% operating income growth.
- 9M 2026 funded income increased by 10% YoY, and the non-funded income decreased by 8% YoY.

﷼ (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)



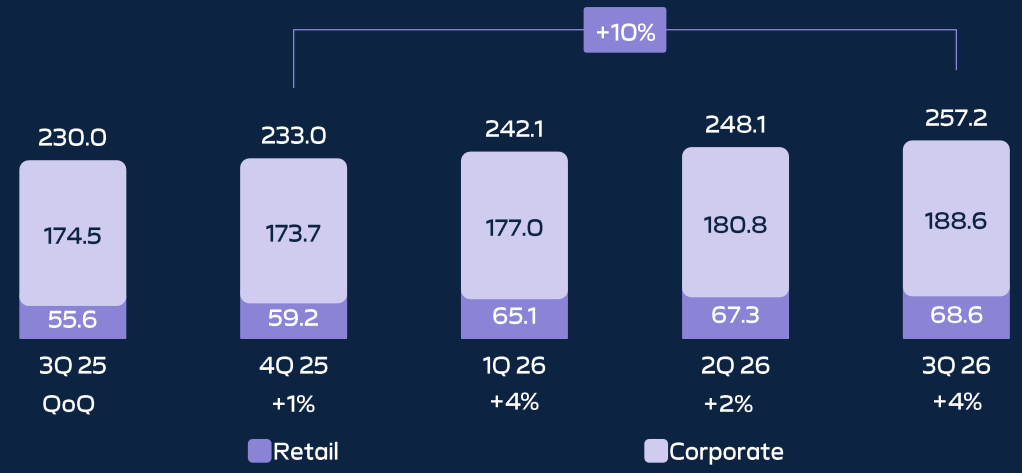
Operating Income Composition (﷼mn)



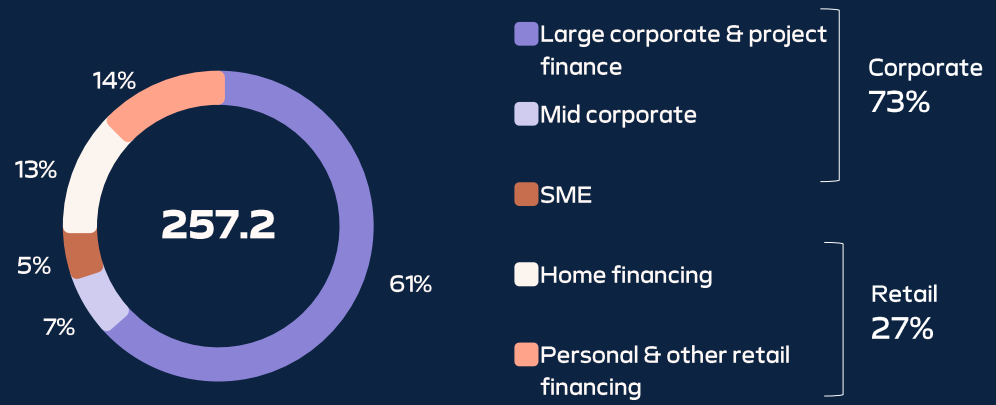
Financing

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

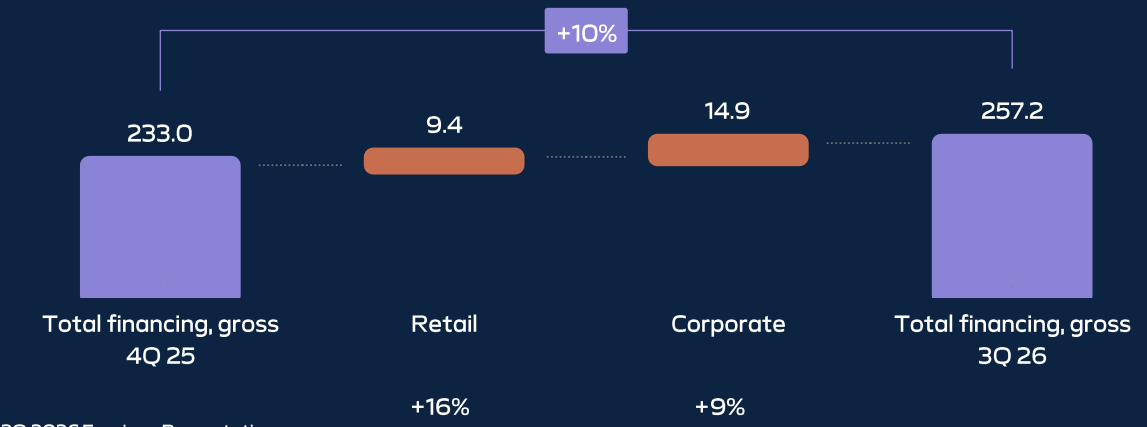
Financing, Gross (SAR bn)



Financing, Gross Composition (SAR bn)



Financing, Gross Movement YTD (SAR bn)



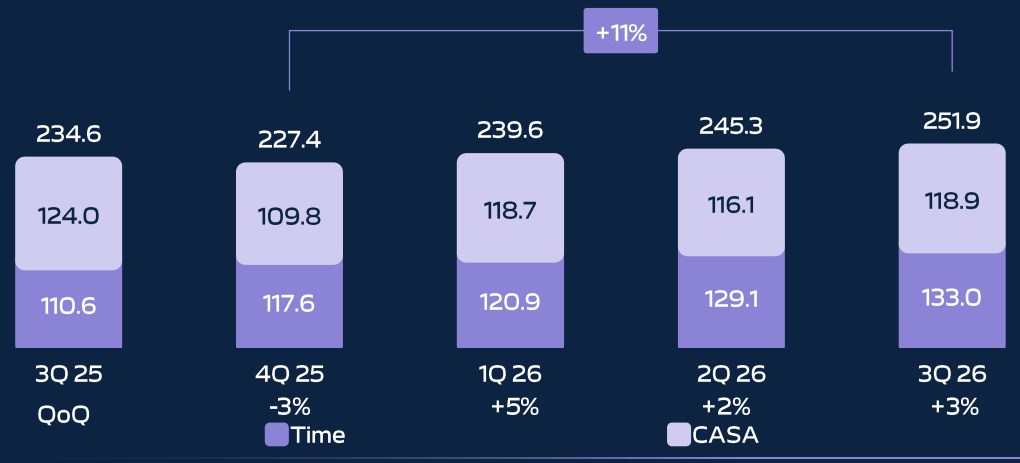
Management Commentary

- 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.

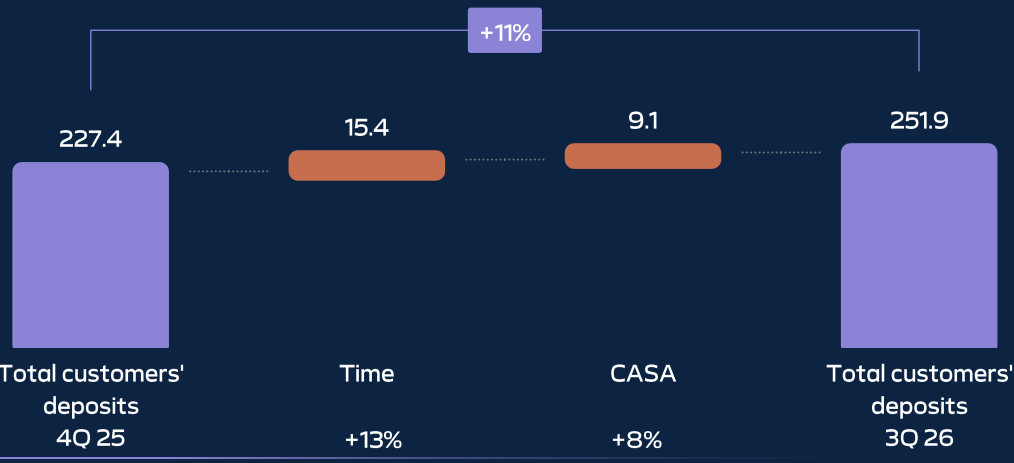
Deposits

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

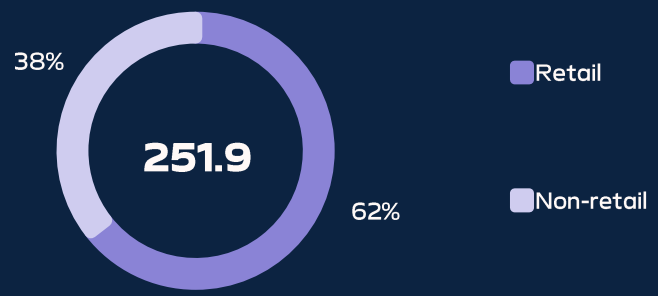
Customers' Deposits (﷼ bn)



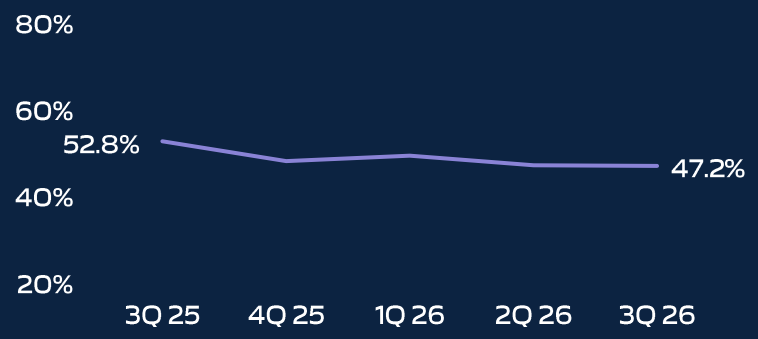
Customers' Deposits Movement YTD (﷼ bn)



Customers' Deposits Composition (﷼ bn)



CASA % of Total Deposits (%)



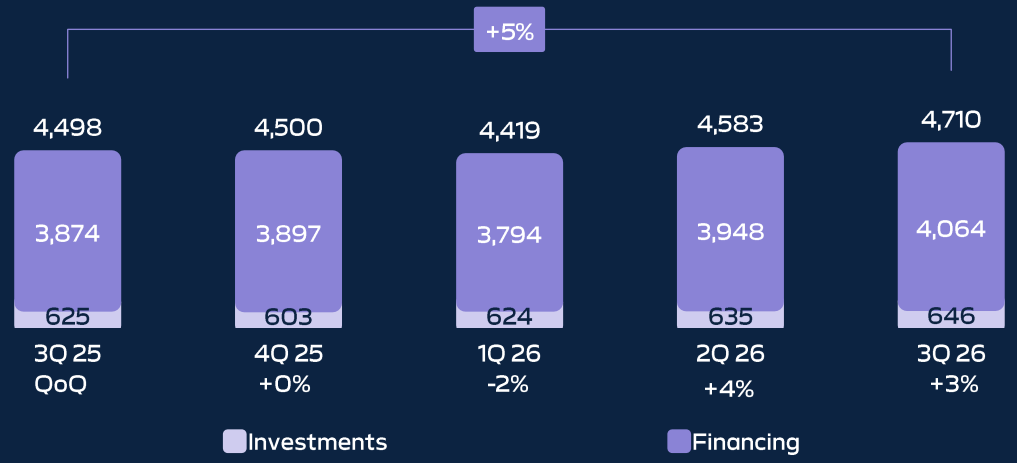
Management Commentary

- 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.

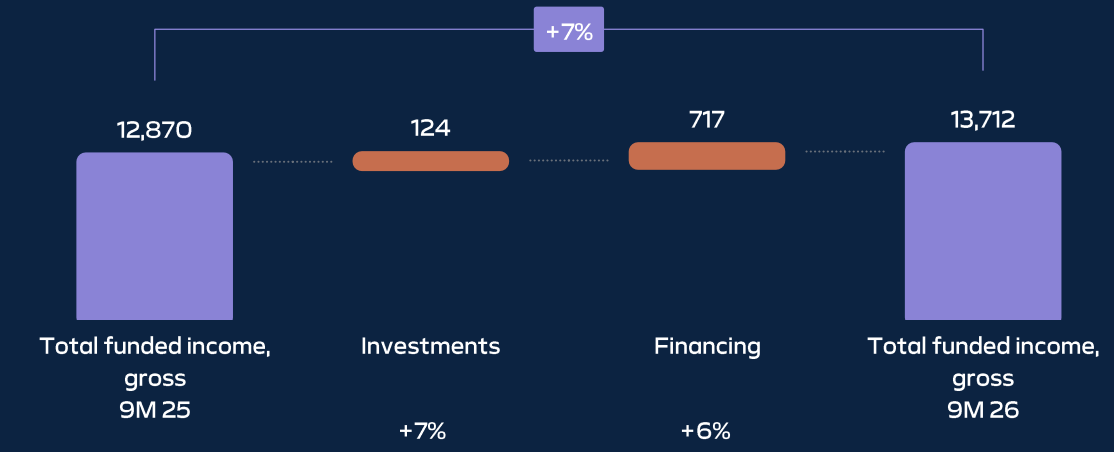
Income from Financing & Investments

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

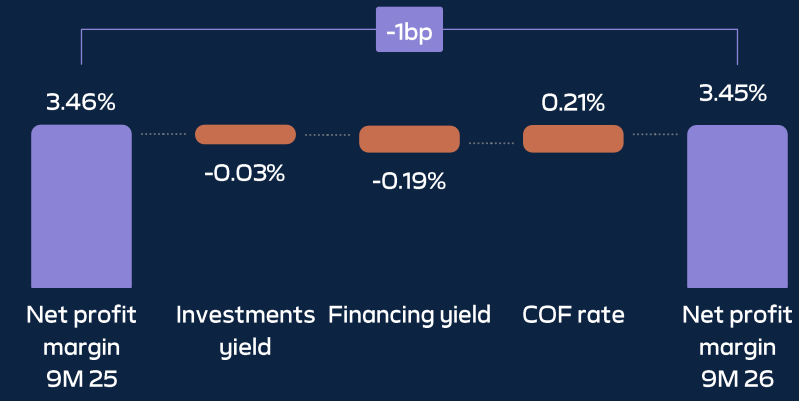
Funded Income, Gross (﷼ mn)



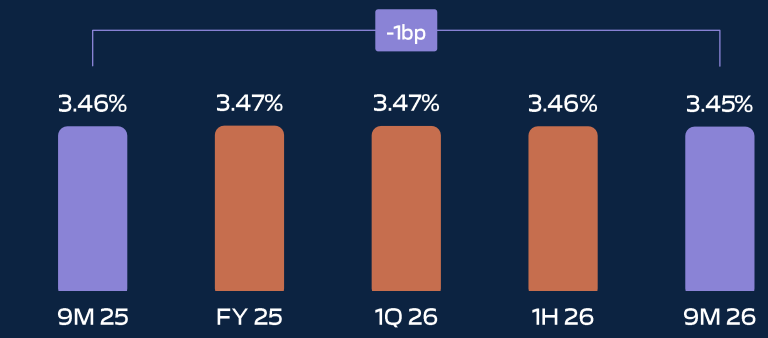
Funded Income, Gross Movement (﷼ mn)



Net Profit Margin Movement YoY (%)



Net Profit Margin YTD (%)



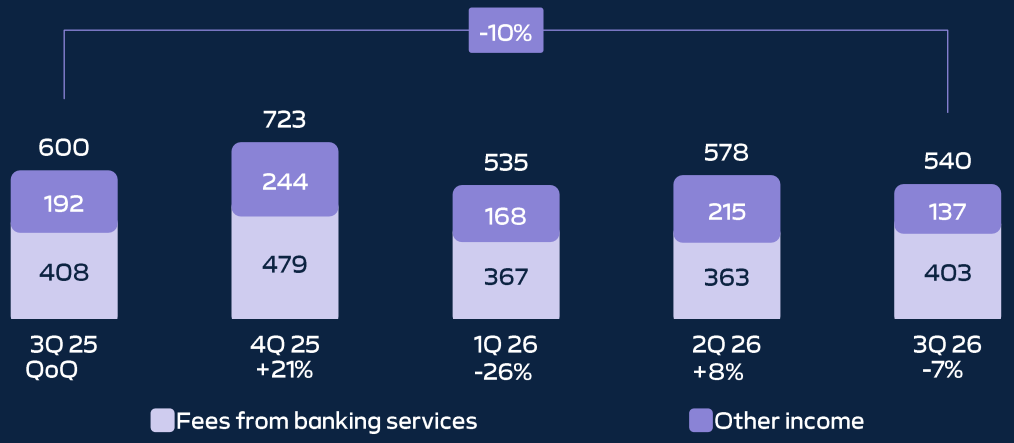
Management Commentary

- Gross funded income for 9M 2026 increased by 7% YoY to ﷼ 13,712mn from a 7% increase in investment income and a 6% growth in financing income.
- Net profit margin decreased by 1bp YoY to 3.45% in 9M 2026.

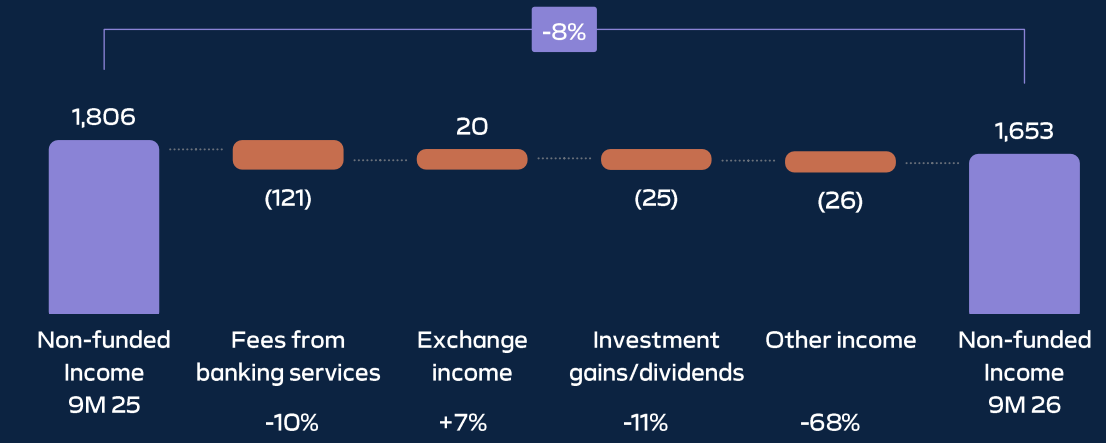
Fee and Other Income

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

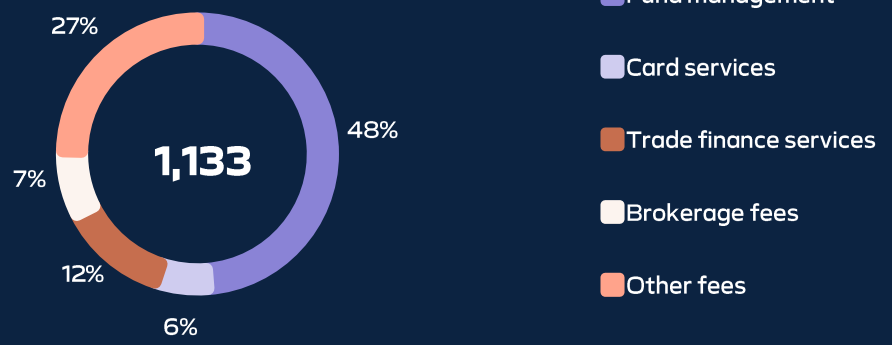
Non-Funded Income (﷼ mn)



Non-Funded Income Movement YoY (﷼ mn)



Fees from Banking Services Composition (﷼ mn)



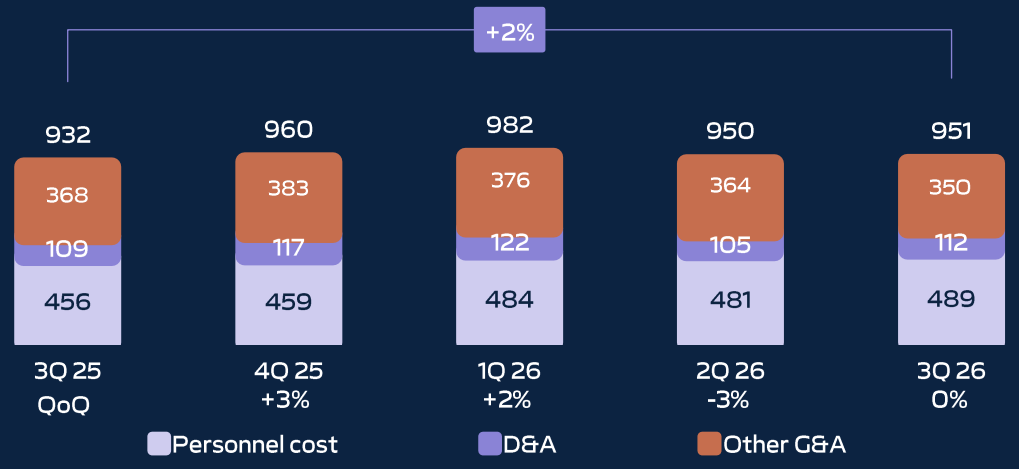
Management Commentary

- 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%.

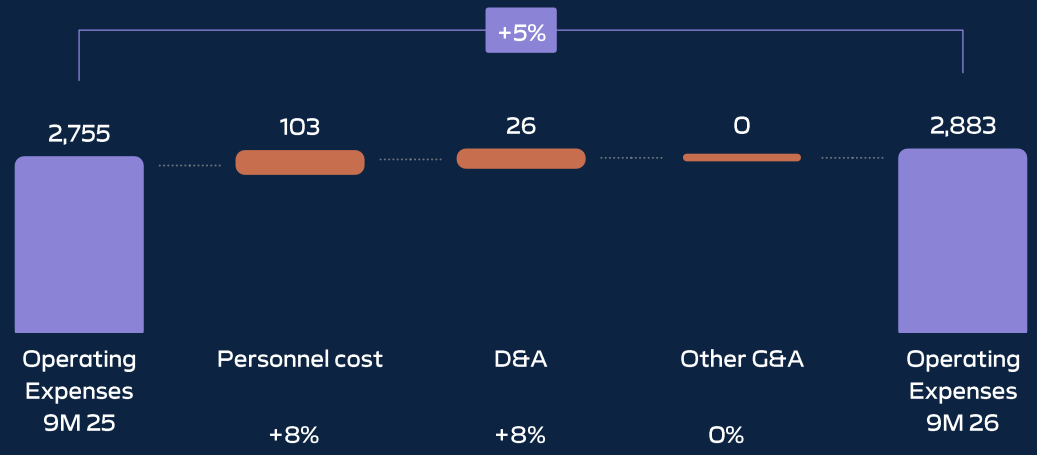
Operating Expenses

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

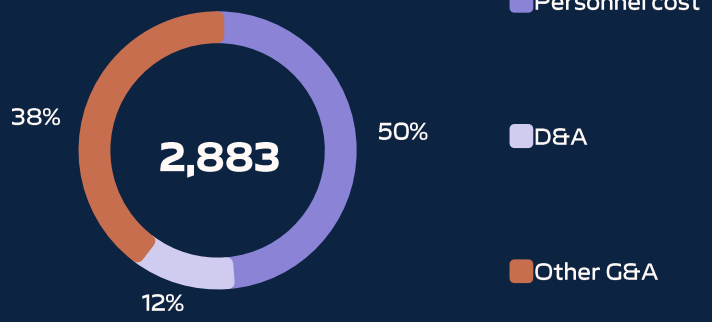
Operating Expenses (﷼ mn)



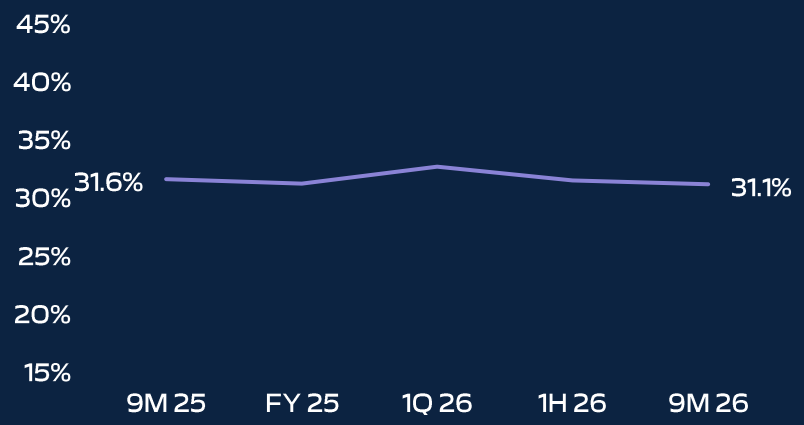
Operating Expenses Movement YoY (﷼ mn)



Operating Expenses Composition (﷼ mn)



Cost to Income Ratio (%)



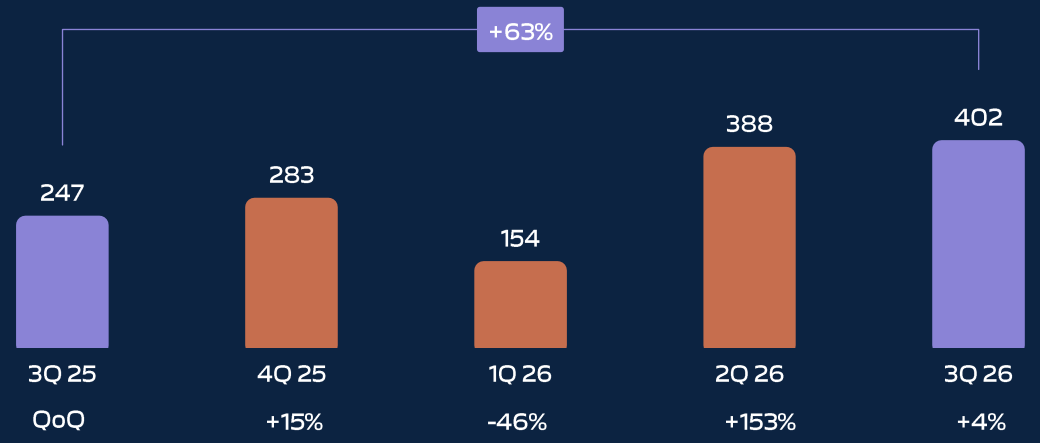
Management Commentary

- 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%.

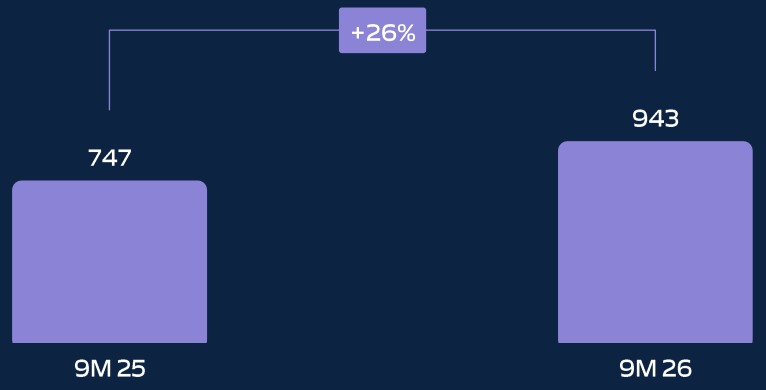
Impairments for Financing

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

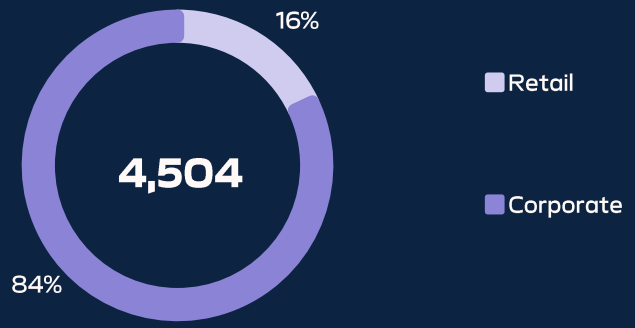
Impairments for Financing (﷼ mn)



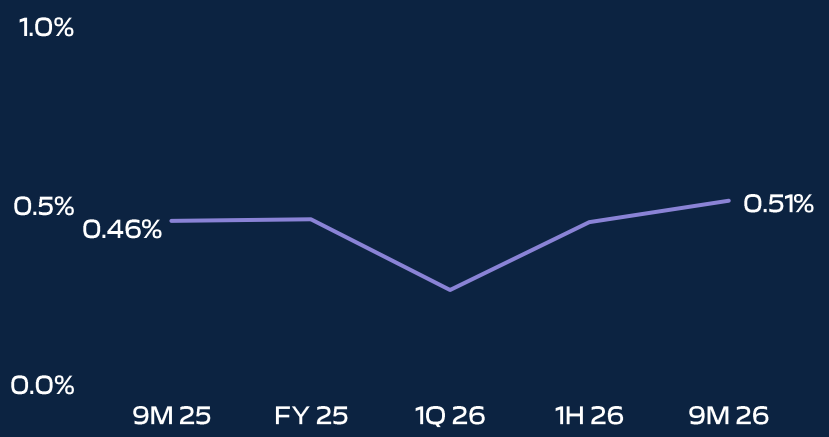
Impairments for Financing (﷼ mn)



Impairments Allowance Composition (﷼ mn)



Cost of Risk (%)



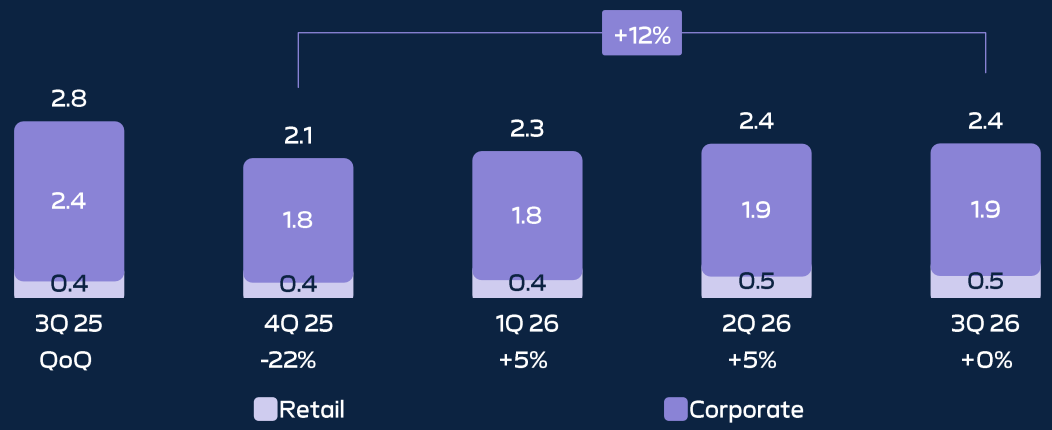
Management Commentary

- 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.

NPL & NPL Coverage

NPL ratio and NPL coverage remain at healthy levels

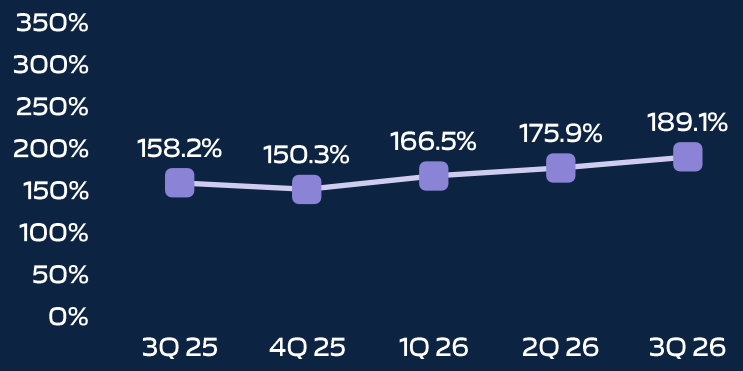
Non-Performing Loans, Gross (SAR bn)



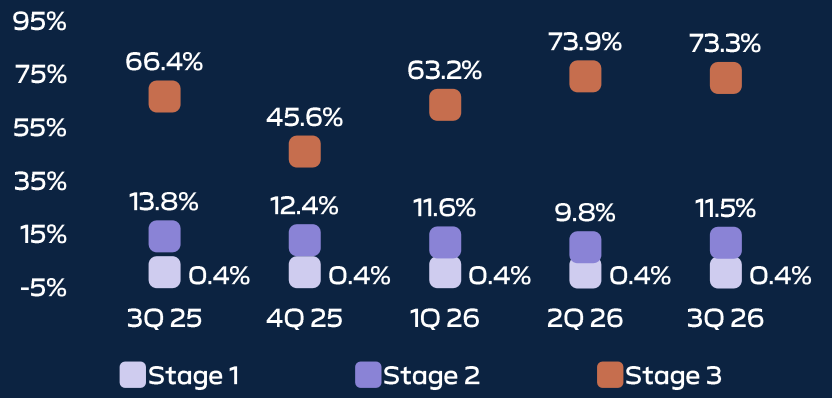
NPL Ratio (%)



NPL Coverage Ratio (%)



Stage-Wise Coverage (%)



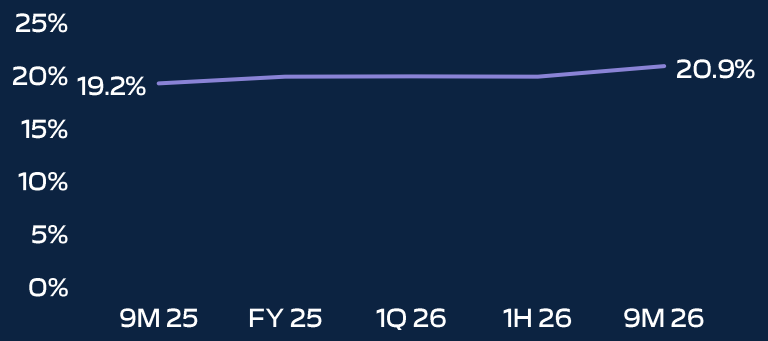
Management Commentary

- NPL ratio decrease by 27bps YoY to 0.93%.
- NPL coverage increased by 30.9ppts YoY to 189.1%.
- Stage 2 coverage increased by 1.7ppts on a sequential basis.

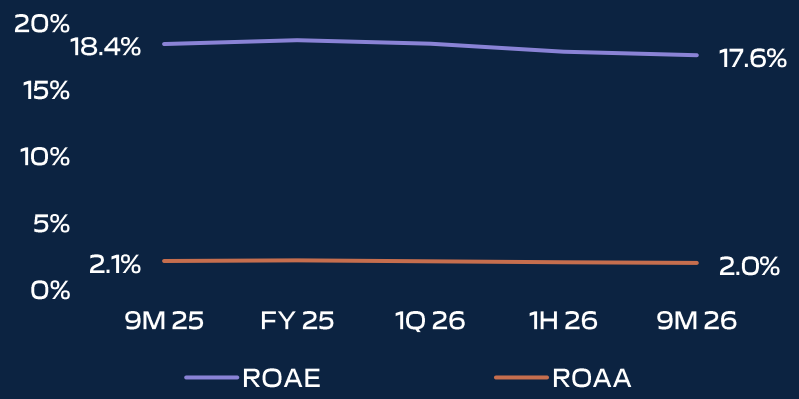
Capitalization & Liquidity

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

Capitalization (%)



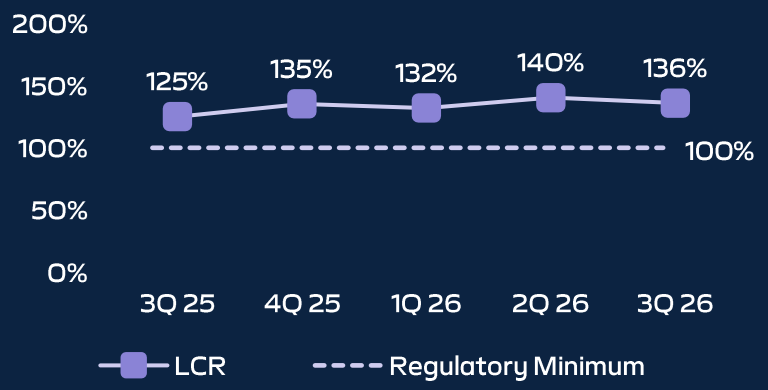
Profitability (%)



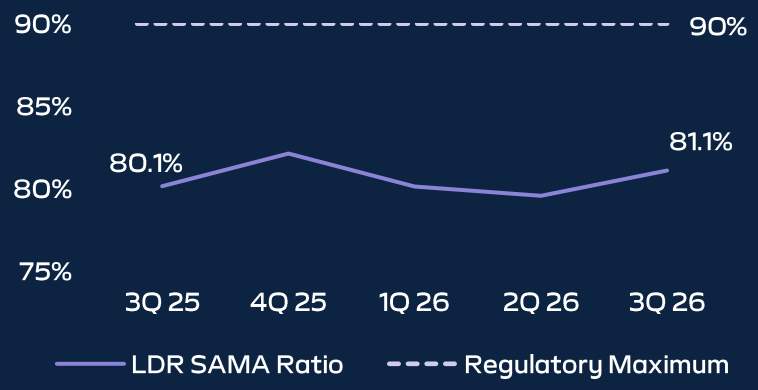
Management Commentary

- CAR increased by 1.7ppts YoY to 10.9%.
- LCR increased by 11ppts YoY to 136%.
- LDR ratio decreased 1ppt YoY to 81.1%.
- NSFR decreased by 2.4ppts YoY to reach 111.3%.

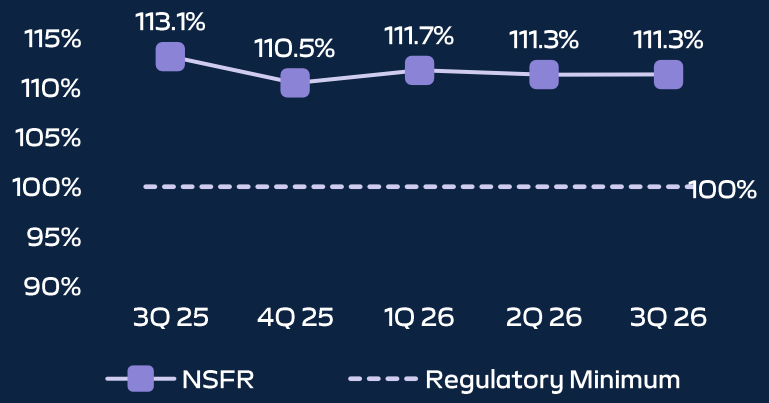
LCR (%)



LDR SAMA Ratio (%)



NSFR (%)



05

Outlook & Guidance

Q3 2026

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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%

06

Q&A

Q3 2026

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Driving sustainable growth.



07

Appendix

Q3 2026

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Accelerating innovation.
Driving sustainable growth.



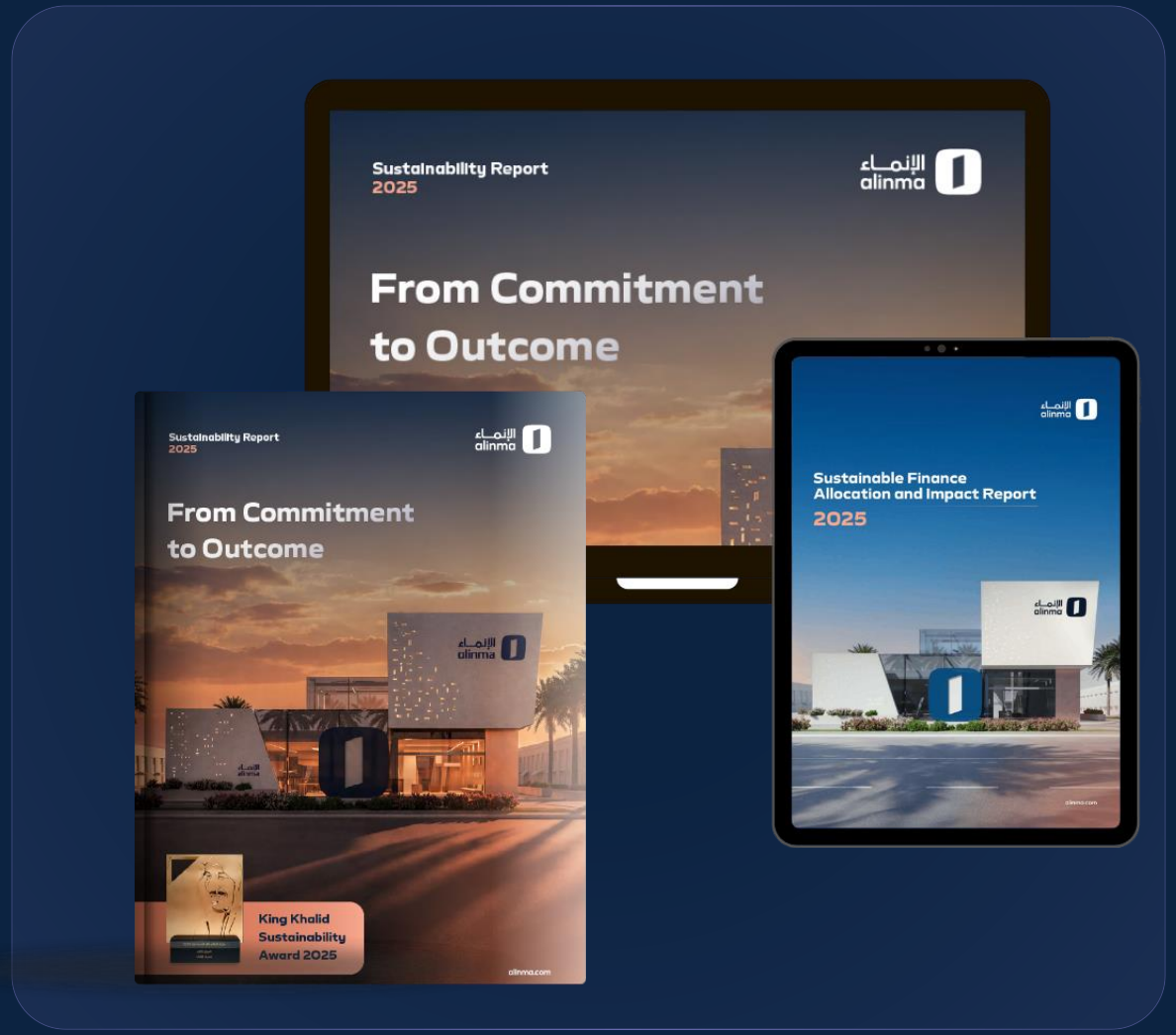
Sustainability

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.

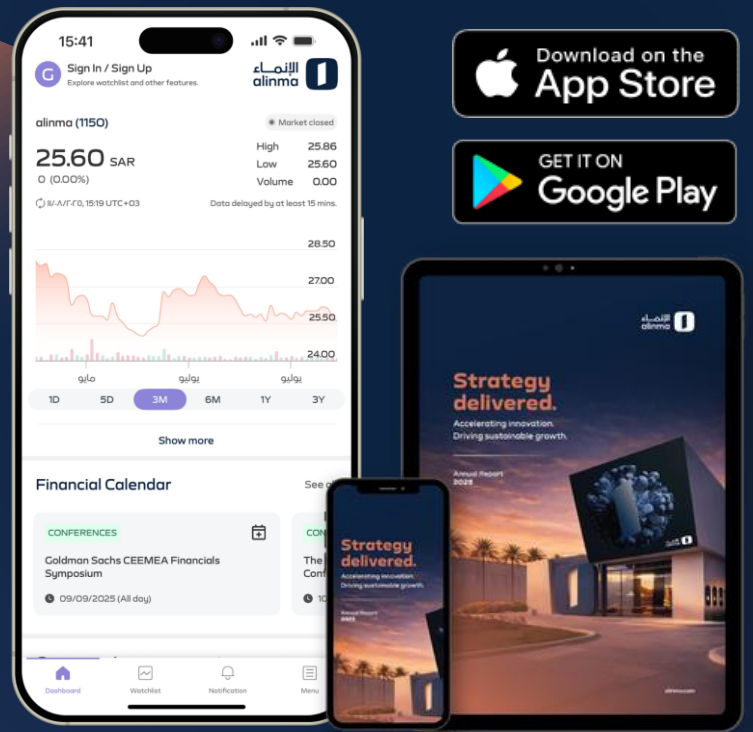
To view the sustainability report, and the sustainable finance allocation and impact report please visit:

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