July 2026

الإنماء
alinma

Investor Presentation

2Q 2026

Accelerating innovation. Driving sustainable growth.

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01

Alinma Overview

Q2 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	#2 in KSA
3.47%	18.44%	2.11%
(1Q 2026)	(1Q 2026)	(1Q 2026)

Rating Strength

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

Retail Digital Snapshot

45.2Mn Monthly Average Users (Smart Phone Users Logins)

1.5Mn Daily Average Users (Smart Phone Users Login)

98.1% Digital Transactions

KSA Market Share

Assets (1Q 2026)	Financing (1Q 2026)	Deposits (1Q 2026)	NIB Deposits (1Q 2026)
6.8%	7.5%	7.8%	6.2%

Stock Highlights

293.5Mn Volume Traded (2Q 2026)

⃁7.2Bn Value Traded (2Q 2026)

13.7% Foreign Ownership (30 June 2026)

10% Owned by Public Investment Fund

⃁73.3Bn Market Capitalization (30 June 2026)

6.3Mn Active 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
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

02

Strategy Update

Q2 2026

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

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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

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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
2Q 2026 Achievements	• Launched alinma Fantasy, a gamified digital experience built around the FIFA World Cup, resulting in +100K NTB customers onboarded • Financing guarantee program agreement with the Environment Fund	• Completed development of two AI use case families: proactive corporate customer engagement and credit underwriting for retail • Introduced tailored lending and mortgage programs for affluent expats, with a client base of 30K	• 3rd largest asset manager in KSA by AUM as of Q1 2026, with a growth of +39% YoY as of Q2 2026 • launched a callable Profit Rate Swap (PRS) solution to expand Treasury hedging solutions for clients	

Retail

Lead with primacy and GenAI-enabled capabilities

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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

3/6 Initiatives Started

50%

Key Achievements

2Q 2026

New Products and Services

- Introduced tailored lending and mortgage programs for affluent expats, with a client base of 30K
- Launched the Visa Direct product, a new international transfer service that enables customers to instantly send funds to Visa cards worldwide

Distribution & Transformation

4

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

3/7 Initiatives Started

43%

Key Achievements

2Q 2026

Growth in All Corporate Segments

+7% YoY
Growth in Corporate financing including SMEs

+23% YoY
Growth in booked assets under Mid-Corporate banking segment

+28% YoY
Growth in SMEs financing

Distribution & Transformation

- Financing guarantee program agreement with the Environment Fund
- Cooperation agreement with Saudi EXIM Bank

Treasury

Diversify funding, expand FX, and optimize portfolio

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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

2Q 2026

Expansion of Products and Volumes

$100mn	+24% YoY	+106% YoY
Bilateral Borrowing	Growth in PRS volume	Growth in FX forwards volume

- Issued ⃁ 3bn and $500mn of AT1 sukuk to refinance the ⃁ 5bn AT1 sukuk issued in 2021 as part of enhancing the capital position and diversifying funding sources
- launched a callable Profit Rate Swap (PRS) solution to expand Treasury hedging solutions for clients

Digital

Accelerate digital value creation

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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

7/10 Initiatives Started

70%

Key Achievements

2Q 2026

Expansion of Products, Services, Partnerships, and Innovation

- Launched alinma Fantasy, a gamified digital experience built around the FIFA World Cup, resulting in +100K NTB customers onboarded.
- Marketplace:
  - Introduced Daleel Store
  - Enabled payments with Akthar Points
  - Pay using CC with installment options
- Established a strategic partnership with a key university in Riyadh to build an innovation ecosystem, offer financing solutions for students, and develop future banking talent
- Multi-owner business onboarding for iz business
- Open new sub and saving accounts for alinma business
- Subscription service to business bills for alinma business

Business Growth

98% Digital Penetration (Onboarding)	103% Personal Finance Sales YoY Growth	34% Active Customers YoY Growth
98% Digital Penetration (Transactions)	126% Credit Card Sales YoY Growth	20% Engaged Customers YoY Growth

Human Capital

Build a future-ready, high-performing workforce

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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

2Q 2026

Strengthening Talent, Culture & Employee Wellbeing

- Achieved Global Islamic Finance Innovation Awards in Outstanding Learning & Development program
- Initiated employee participation in the Data & AI Training General Calendar

Training & Development

+12,240 Training Hours delivered across multiple learning areas

+1,135 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

2Q 2026

AI Use Cases

Completed development of two AI use case families: proactive corporate customer engagement and credit underwriting for retail

Agile Delivery Scale & Operational Resilience

32 Squads launched & operational

66 Applications running active-active architecture

Data and AI Capability Building

12 AI Awareness initiatives developed and planned to be launched

4 Squads launched to support agile AI use case development

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

9/13 Initiatives Started

69%

Key Achievements

2Q 2026

New Products & Services

Launched a new Private Fund with AUM of ⃁ 447mn

Transactions & Business Growth

⃁ 129.7bn

+39% YoY

Assets Under Management

3rd Largest

asset manager in KSA by AUM as of Q1 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

2Q 2026

Strategic Growth & Engagement

- Onboarded +13,000 kids, in addition to +7,000 kids via a strategic government partnership
- Achieved significant market entry into the merchant business segment through targeted new products

+10%

Growth in customer engagement by leveraging the excitement of the World Cup event to launch interactive financial tools, driving a massive surge in e-wallet engagement

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

16/23 Initiatives Started

70%

Key Achievements

2Q 2026

Key Achievements & Business Growth

+39% YoY

Operations productivity growth

+316K

Registered customers in Alinma Fantasy, a gamified digital experience built around the FIFA World Cup

Obtained ISO 37301:2021 Compliance Management Systems certification

03

Historical Financial Performance

Q2 2026

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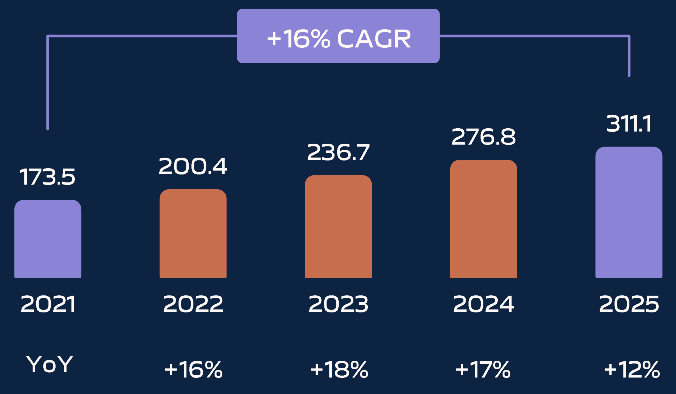
Accelerating innovation.
Driving sustainable growth.

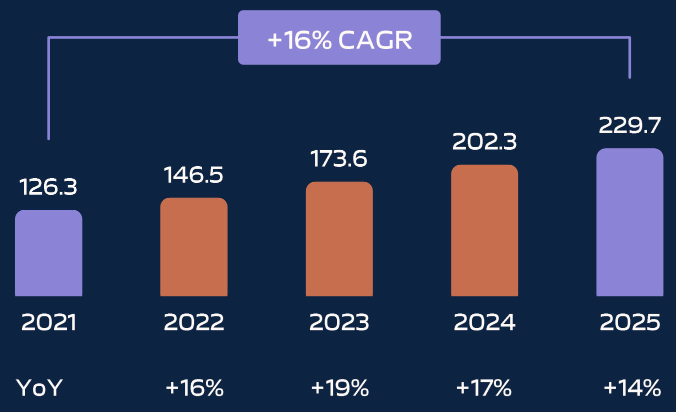
Balance Sheet Track Record

Solid history of strong balance sheet momentum…

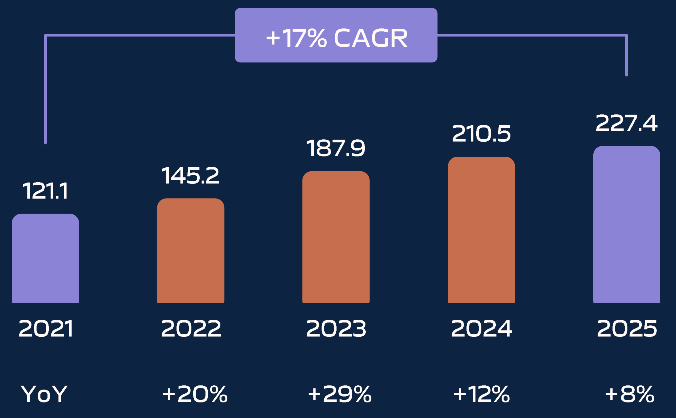
Total Assets (⃁ bn)



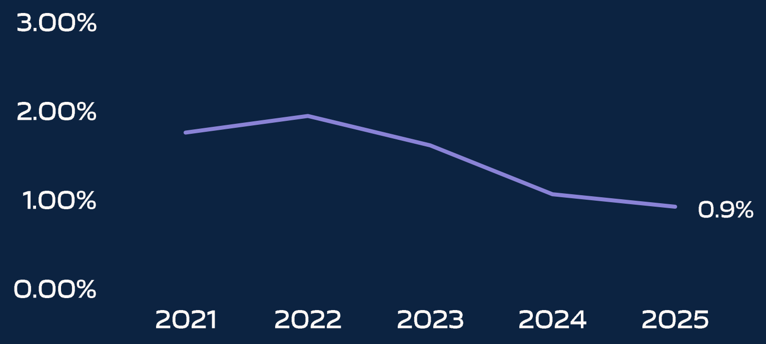
Financing (⃁ bn)



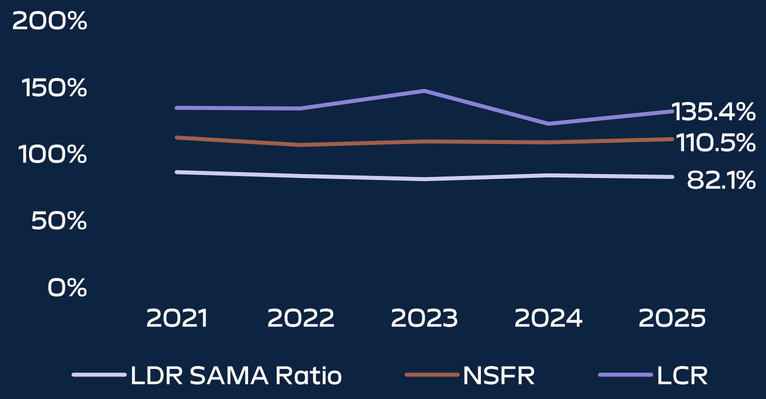
Customers' Deposits (⃁ bn)



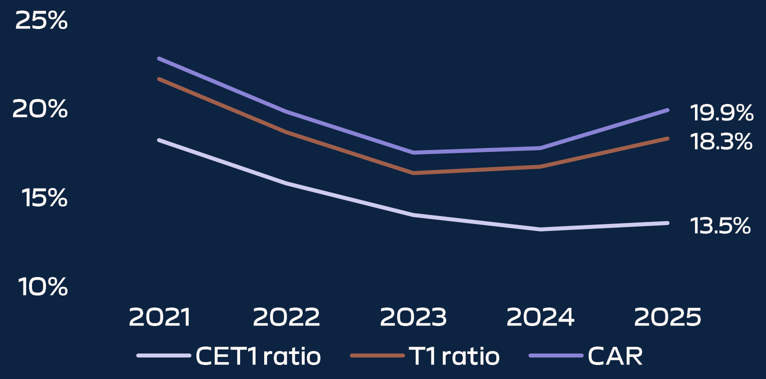
NPL Ratio (%)



Liquidity (%)



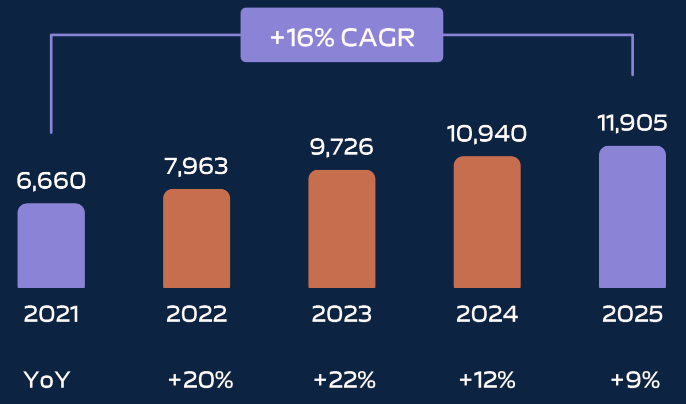
Capitalization (%)



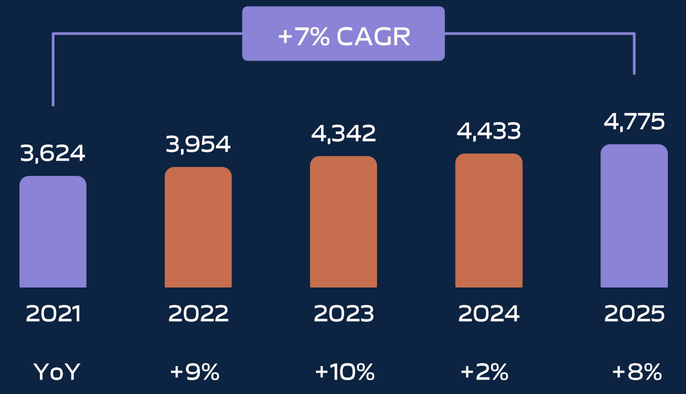
P&L Track Record

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

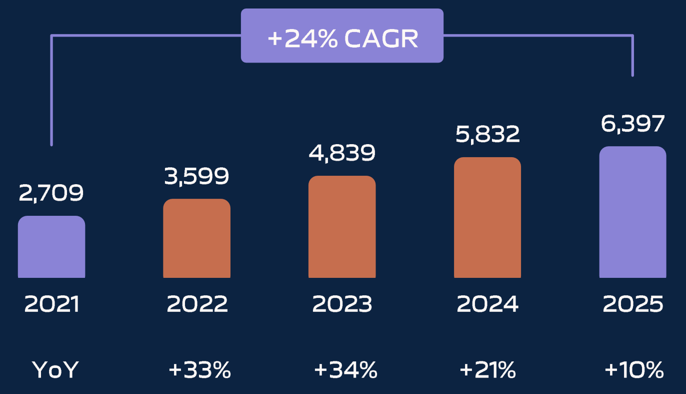
Total Operating Income (⃁ mn)



Total Operating Expenses (⃁ mn)

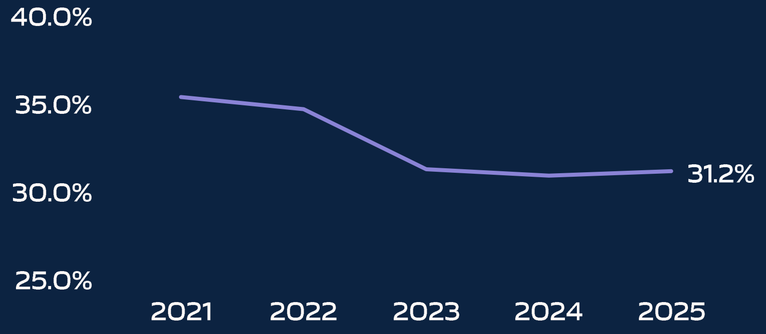


Net Income (⃁ mn)

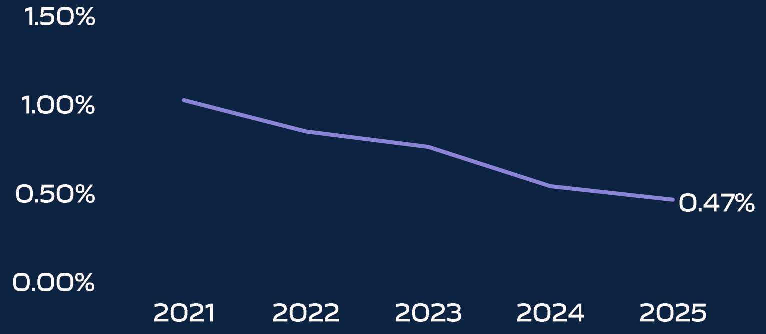


Net Profit Margin (%)

Cost To Income Ratio (%)



Cost of Risk (%)



04

1H 2026 Financial Performance

Q2 2026

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2Q 2026 Balance Sheet Highlights

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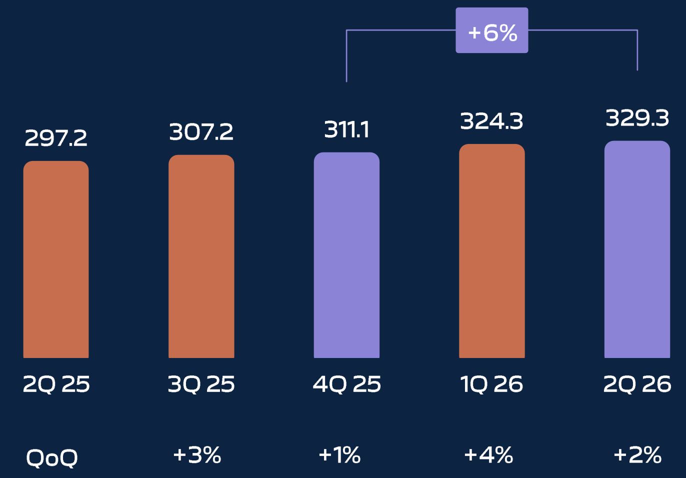
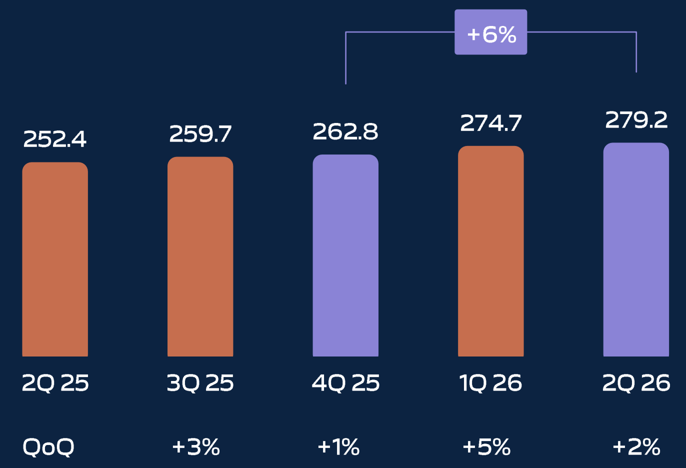
Balance sheet growth from financing and investments growth funded mainly from customers' deposits

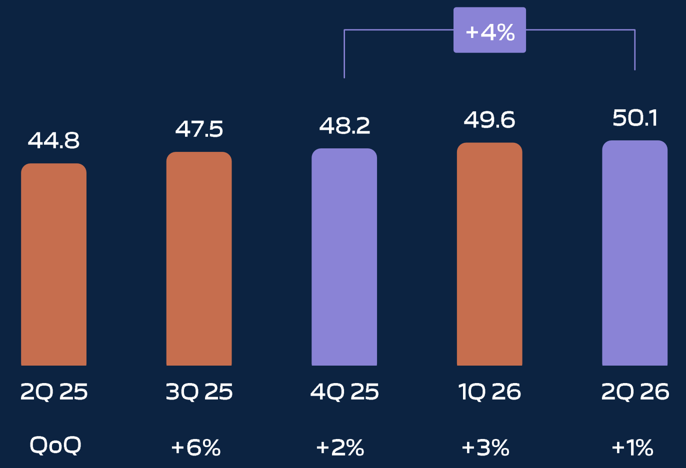
Total Assets (⃁ bn)



Total Liabilities (⃁ bn)



Total Equity (⃁ bn)



2Q 26
Financing
⃁243.9 Bn
+6% YTD

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

2Q 26
CASA Deposits
⃁116.1 Bn
+6% YTD

2Q 26
Total Assets
⃁329.3 Bn
+6% YTD

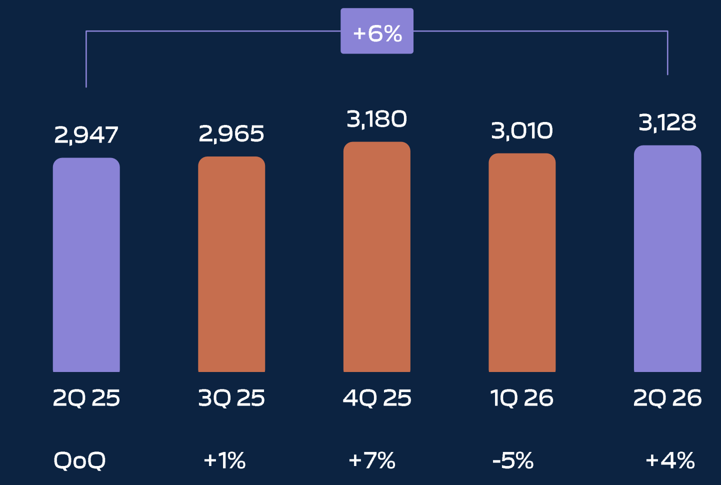
2Q 26
LDR SAMA Ratio
79.6%
-2.9 PPTS YoY

2Q 26
CAR
19.9%
+1.4 PPTS YoY

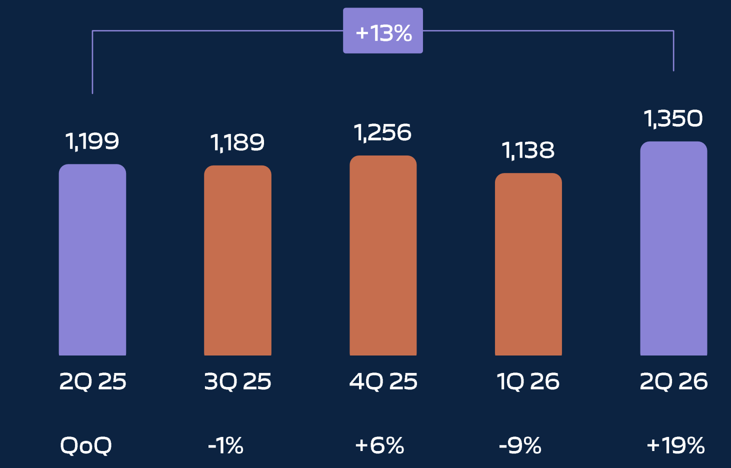
2Q 2026 P&L Highlights

Operating income growth drove a 6% increased in net income for 1H 2026

Total Operating Income (⃁ mn)

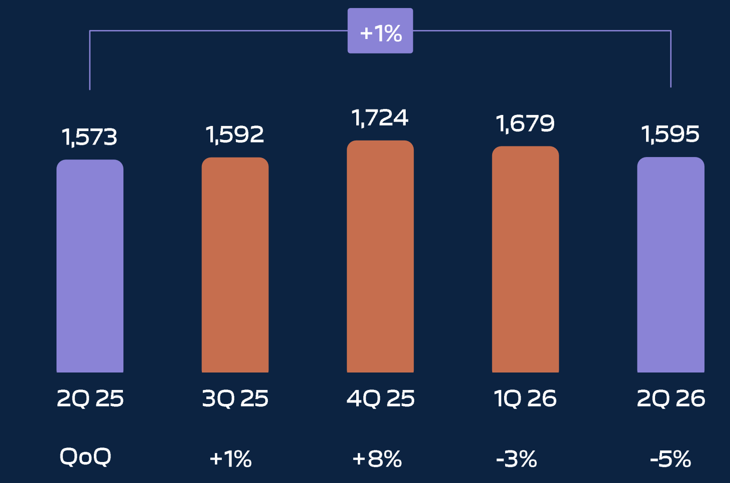


Total Operating Expenses (⃁ mn)



* Including impairment charge

Net Income (⃁ mn)



1H 26
Funded Income
⃁5,025 Mn
↗ +10% YoY

1H 26
Non-Funded Income
⃁1,113 Mn
↘ -8% YoY

1H 26
Net Income
⃁3,274 Mn
↗ +6% YoY

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

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

1H 26
ROE
17.8%
↘ -62 BPS YoY

Balance Sheet Trends

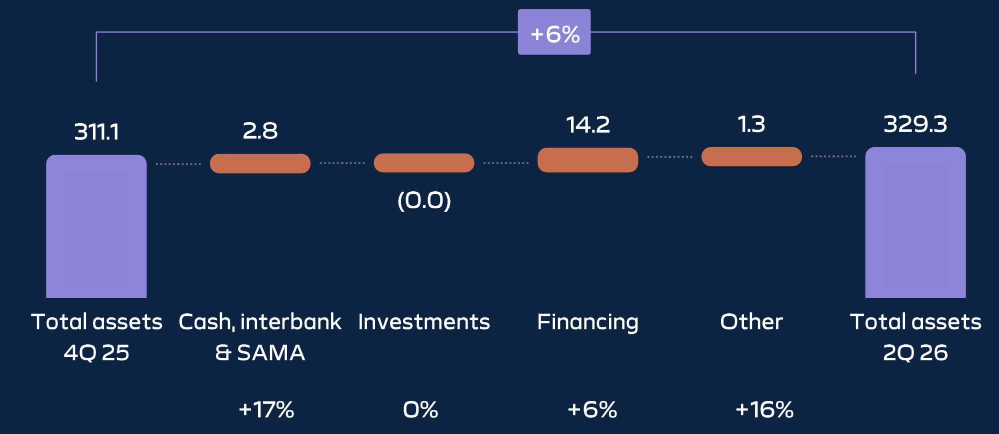
Balance sheet growth of 6% YTD driven by financing

Management Commentary

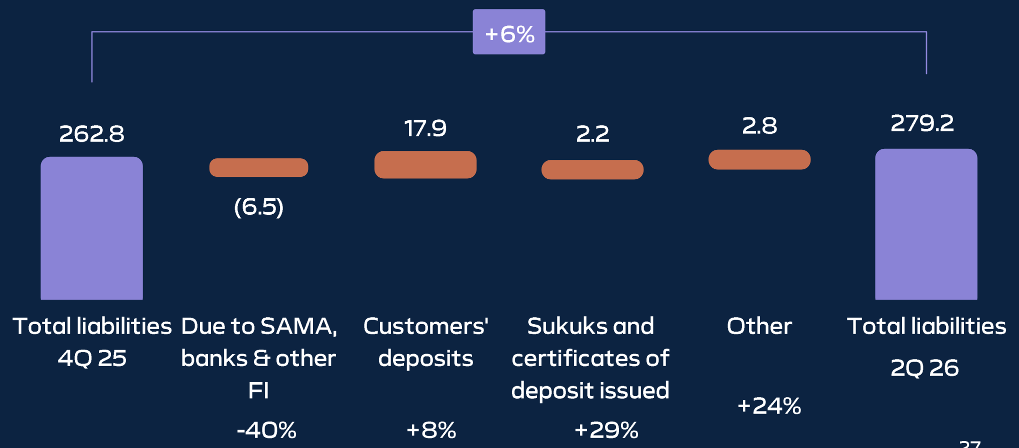
- Growth in total assets of 6% YTD mainly driven by 6% financing growth.
- Total liabilities grew by 6% YTD mainly from a 8% increase in customers' deposits.

⃁ (mn)	2Q 2026	4Q 2025	Δ%	2Q 2025	Δ%
Cash, interbank & SAMA balances	**19,438**	16,663	+17%	19,347	0%
Investments	**56,617**	56,623	0%	51,639	+10%
Financing, net	**243,911**	229,747	+6%	218,596	+12%
Other assets	**9,322**	8,035	+16%	7,634	+22%
Total assets	**329,287**	**311,067**	**+6%**	**297,216**	**+11%**
Due to SAMA, banks & other FI	**9,679**	16,213	-40%	11,253	-14%
Customers' deposits	**245,254**	227,374	+8%	229,944	+7%
Sukuks and certificates of deposit issued	**9,856**	7,625	+29%	-	+100%
Other liabilities	**14,374**	11,614	+24%	11,244	+28%
Total liabilities	**279,163**	**262,826**	**+6%**	**252,442**	**+11%**
Share capital	**30,000**	25,000	+20%	25,000	+20%
Retained earnings	**3,984**	4,250	-6%	4,565	-13%
Other reserves	**3,762**	6,489	-42%	4,583	-18%
Tier 1 sukuk	**12,379**	12,502	-1%	10,626	+16%
Total equity	**50,124**	**48,241**	**+4%**	**44,775**	**+12%**

Total Assets Movement YTD (⃁ bn)



Total Liabilities Movement YTD (⃁ bn)



P&L Trends

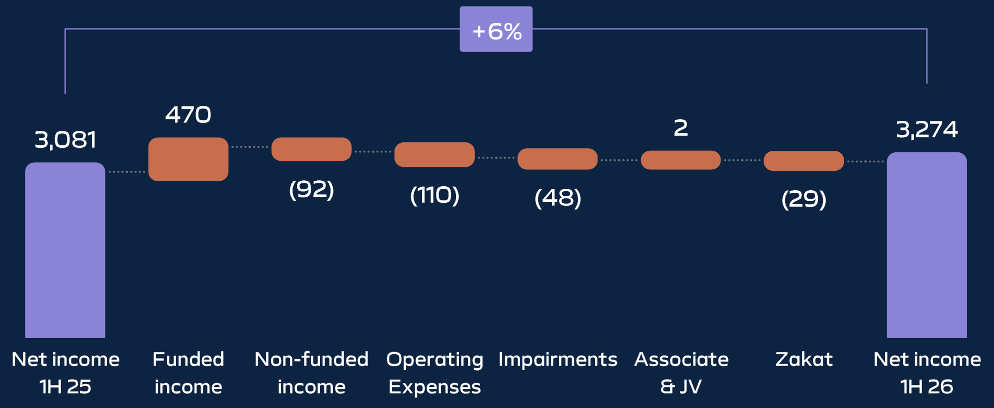
Net income for 1H 2026 grew by 6% YoY supported by growth in operating income

Management Commentary

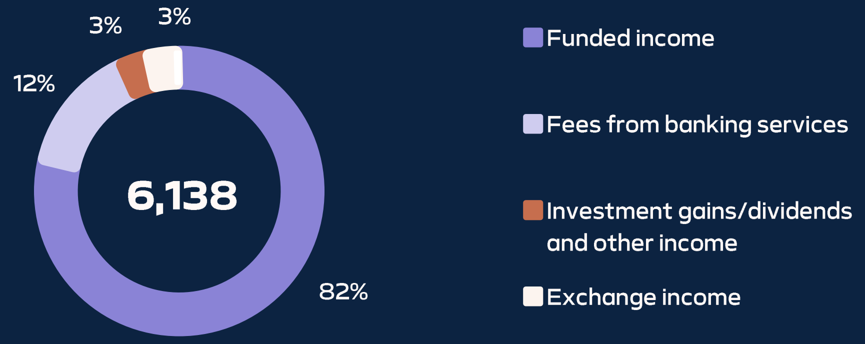
- Net income for 1H 2026 grew 6% YoY to ⃁3,274mn from 7% operating income growth.
- 1H 2026 funded income increased by 10% YoY, and the non-funded income decreased by 8% YoY.

⃁ (mn)	1H 2026	1H 2025	Δ%	2Q 2026	2Q 2025	Δ%
Funded income	**5,025**	4,555	+10%	**2,550**	2,272	+12%
Non-Funded income	**1,113**	1,205	-8%	**578**	675	-14%
Total operating income	**6,138**	**5,760**	**+7%**	**3,128**	**2,947**	**+6%**
Operating Expenses	**1,932**	1,822	+6%	**950**	917	+4%
Impairments	**556**	508	+9%	**400**	281	+42%
Net operating income	**3,650**	**3,431**	**+6%**	**1,779**	**1,748**	**+2%**
Income before zakat & income tax	**3,650**	**3,429**	**+6%**	**1,779**	**1,747**	**+2%**
Zakat	**376**	348	+8%	**183**	174	+5%
Net income	**3,274**	**3,081**	**+6%**	**1,595**	**1,573**	**+1%**

Net Income Movement YoY (⃁mn)



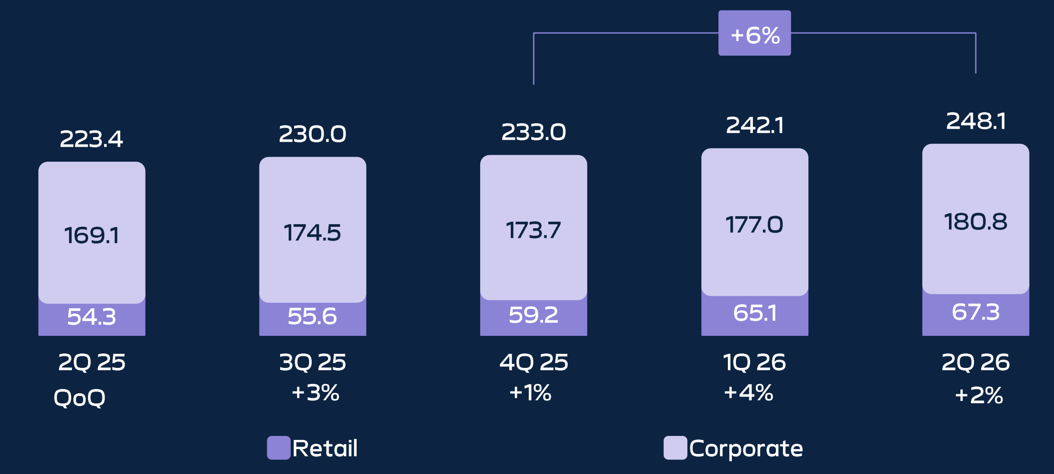
Operating Income Composition (⃁mn)



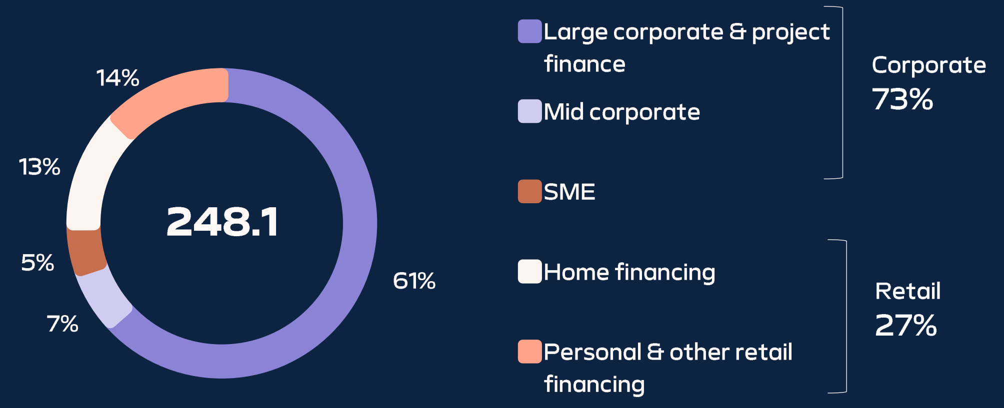
Financing

Gross financing growth of 6% YTD is driven by 14% increase in retail financing, and 4% in corporate financing

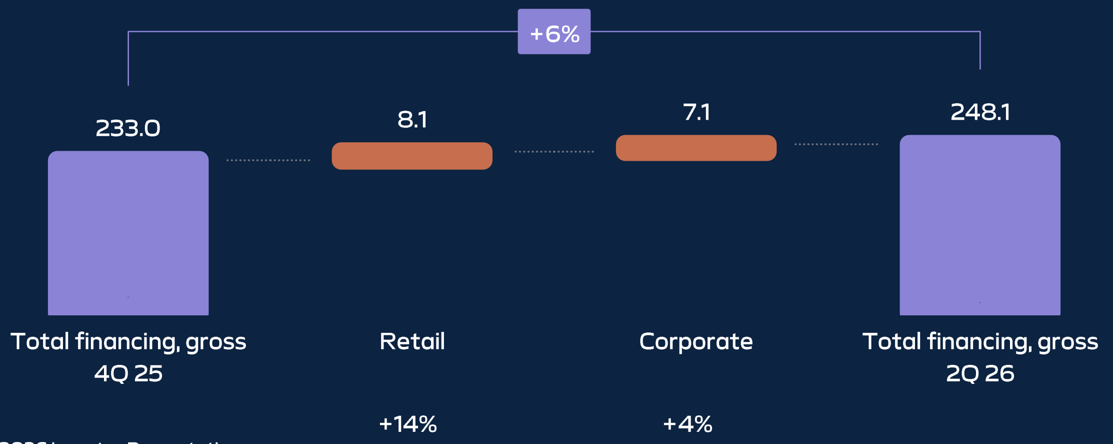
Financing, Gross (⃁ bn)



Financing, Gross Composition (⃁ bn)



Financing, Gross Movement YTD (⃁ bn)



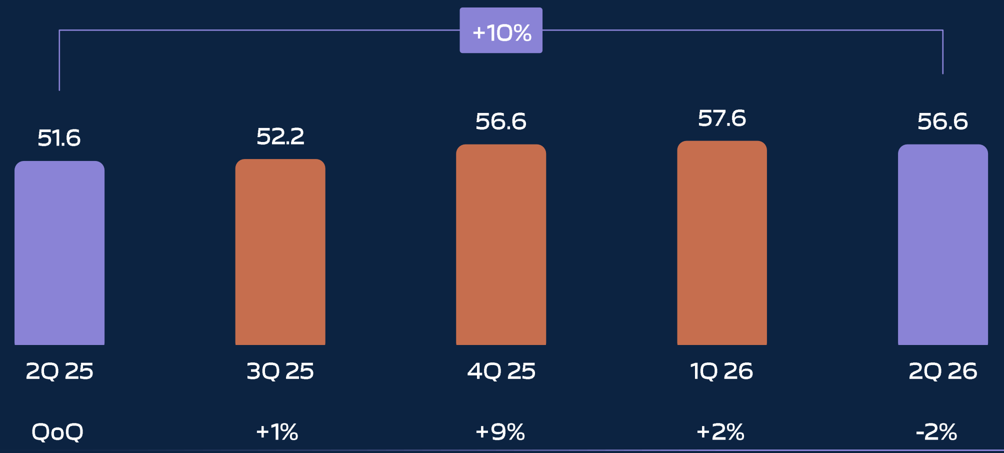
Management Commentary

- Retail financing increased by 14% YTD, driven by 16% growth in personal financing and 12% growth in home financing, complemented by a healthy expansion in auto financing.
- Corporate financing growth continued its momentum with 4% increase YTD, driven by 8% growth in mid-corporate, along with 11% growth in SME financing YTD.
- Gross financing comprises of 73% corporate and 27% retail as of June 30th, 2026.

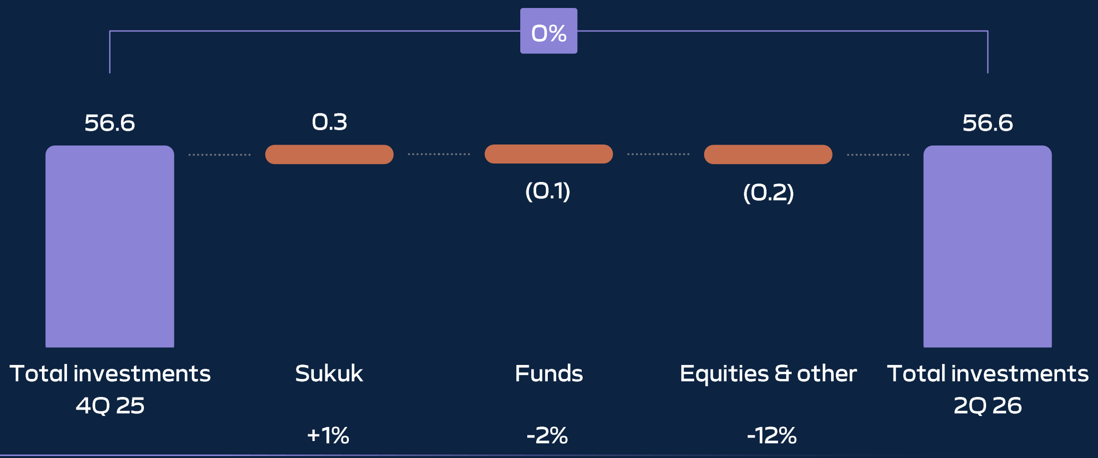
Investments

10% growth in investments YoY

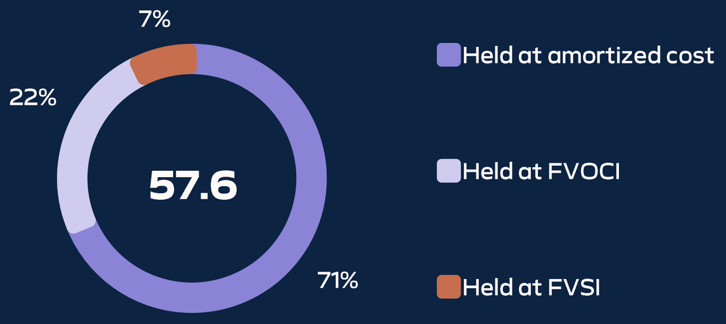
Investments (⃁ bn)



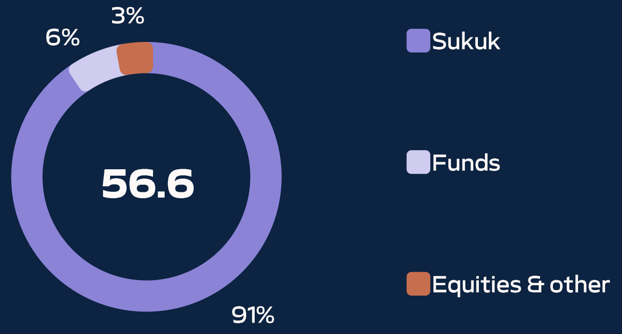
Investments Movement YTD (⃁ bn)



Investments Composition (⃁ bn)



Investments Composition (⃁ bn)



Management Commentary

- Investments grew 10% YoY.
- The investment portfolio as at June 30th, 2026 comprised of 91% sukuk investments, 6% funds and 3% equities & other investments.

Deposits

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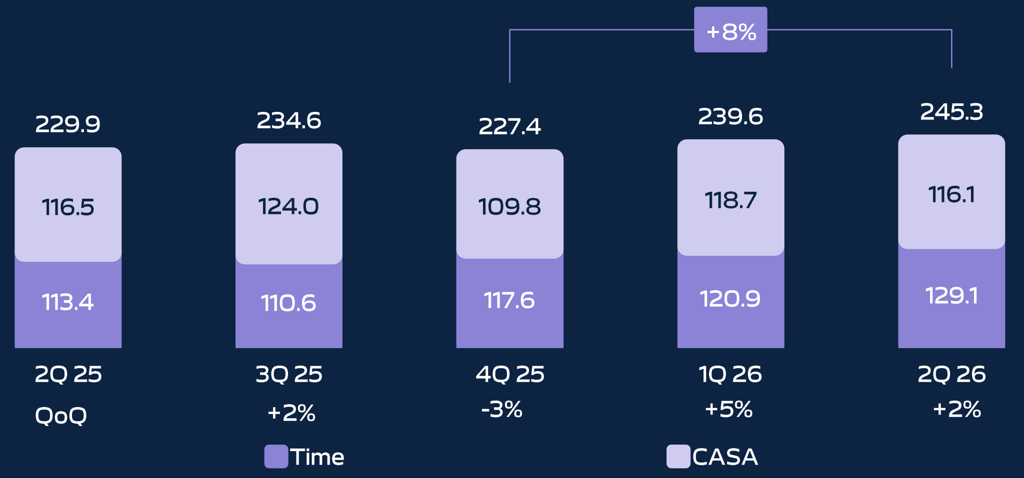
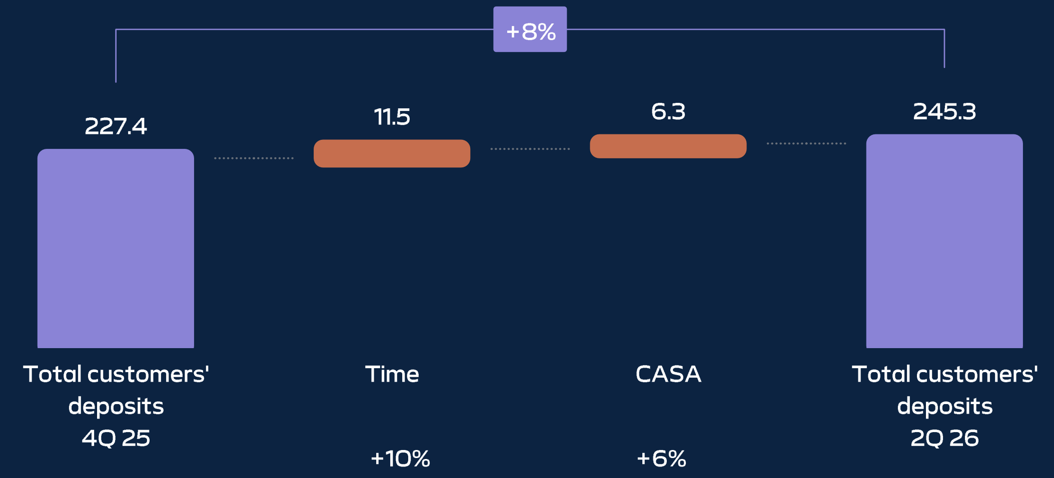
Deposit growth of 8% driven by continuous growth of CASA by 6%

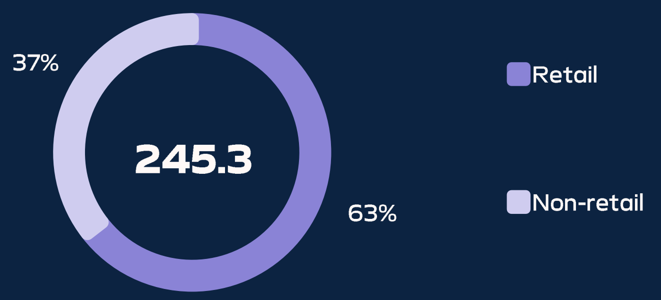
Customers' Deposits (⃁ bn)



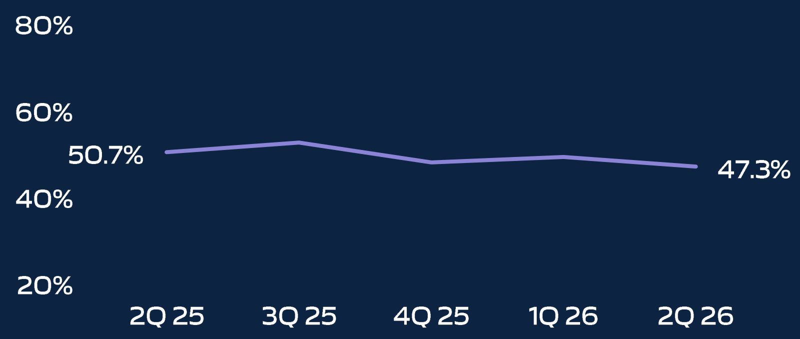
Customers' Deposits Movement YTD (⃁ bn)



Customers' Deposits Composition (⃁ bn)



CASA % of Total Deposits (%)



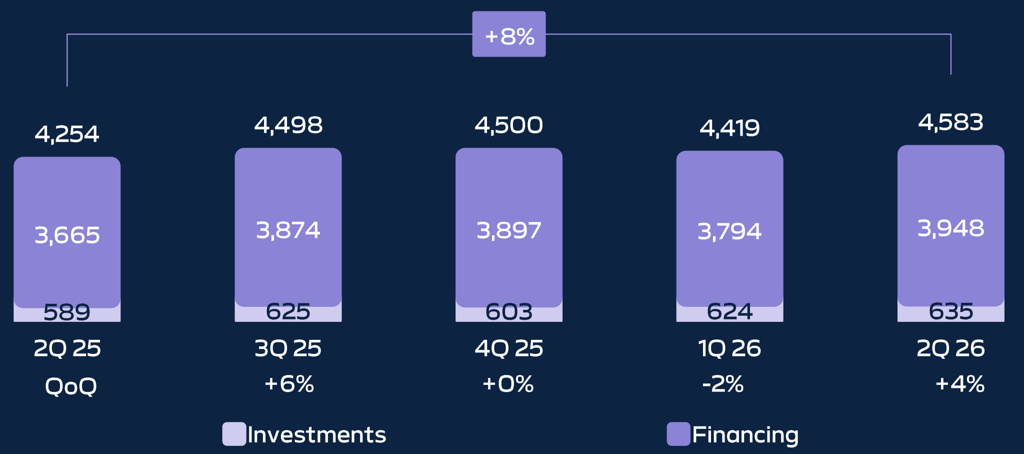
Management Commentary

- Deposits rose by 8% during 1H 2026 driven by growth in CASA and time deposits of 6% and 10% respectively.
- CASA Deposit composition decreased by 3.4ppts.
- Total deposits comprise of 63% retail and 37% non-retail deposits as of June 30th, 2026.

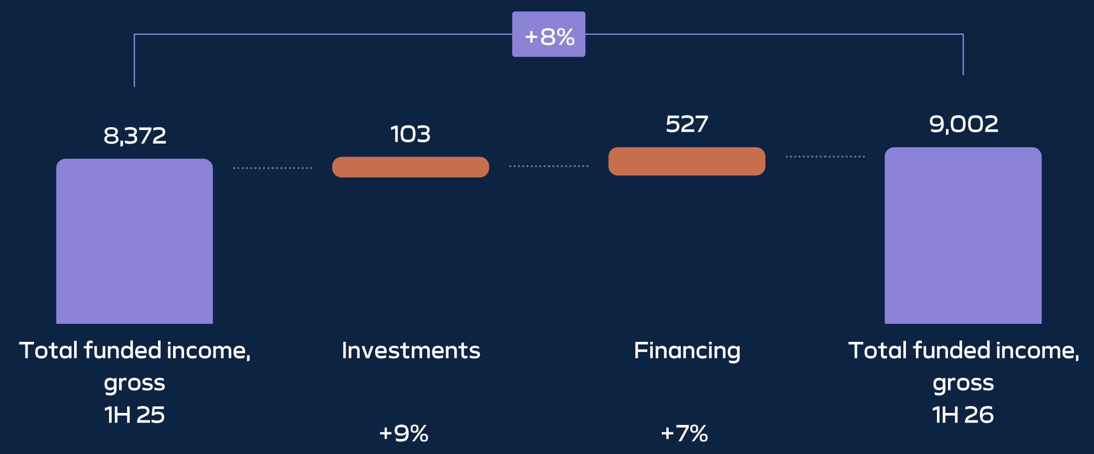
Income from Financing & Investments

Gross funded income continues a healthy growth driven by 9% growth in investment income and 7% growth in financing income

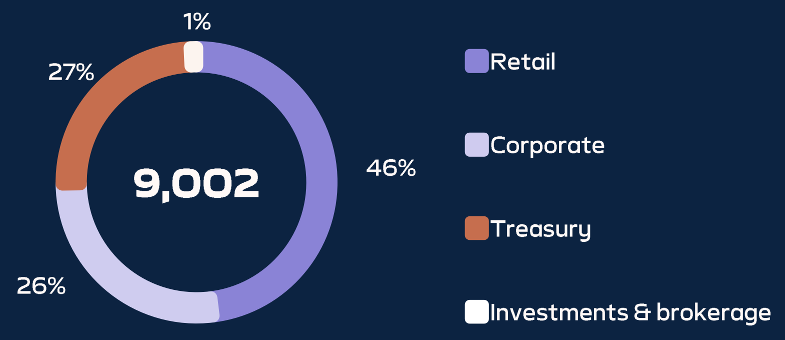
Funded Income, Gross (⃁ mn)



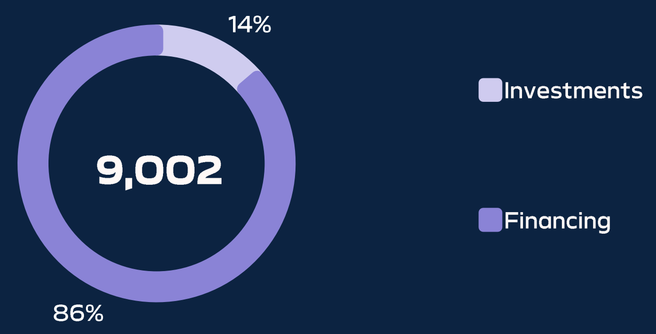
Funded Income, Gross Movement (⃁ mn)



Funded Income, Gross Composition (⃁ mn)



Funded Income, Gross Composition (⃁ mn)



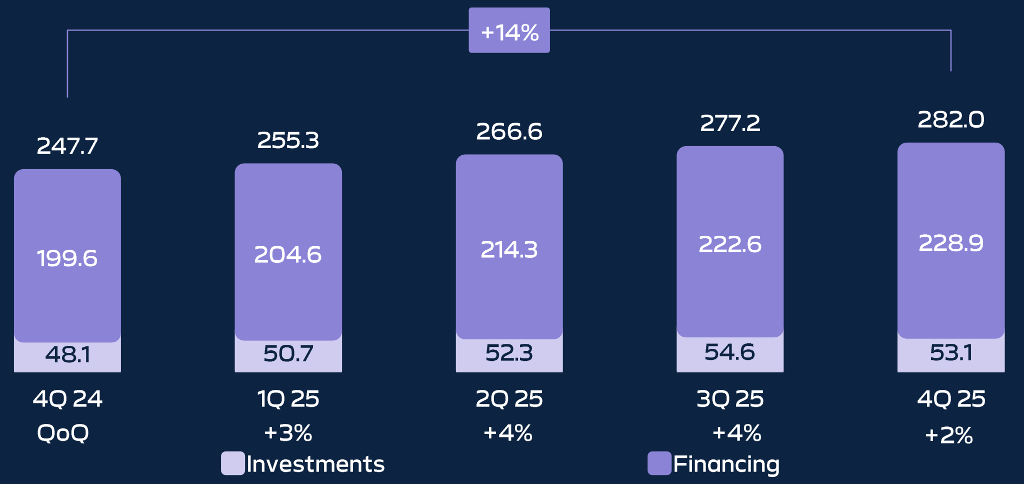
Management Commentary

- Gross funded income for 1H 2026 increased by 8% YoY to ⃁ 9,002mn from a 9% increase in investment income and a 7% rise in financing income.
- Income from financing makes up 86% of total gross funded income and income from investments comprises 14%.

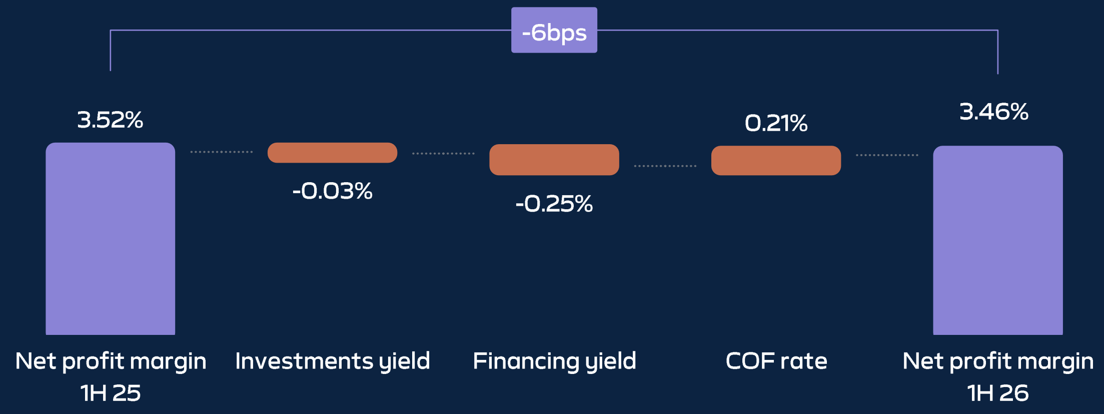
Net Profit Margin

Average balance of investments and financing grew 14%; while net profit margin decreased 6bps YoY

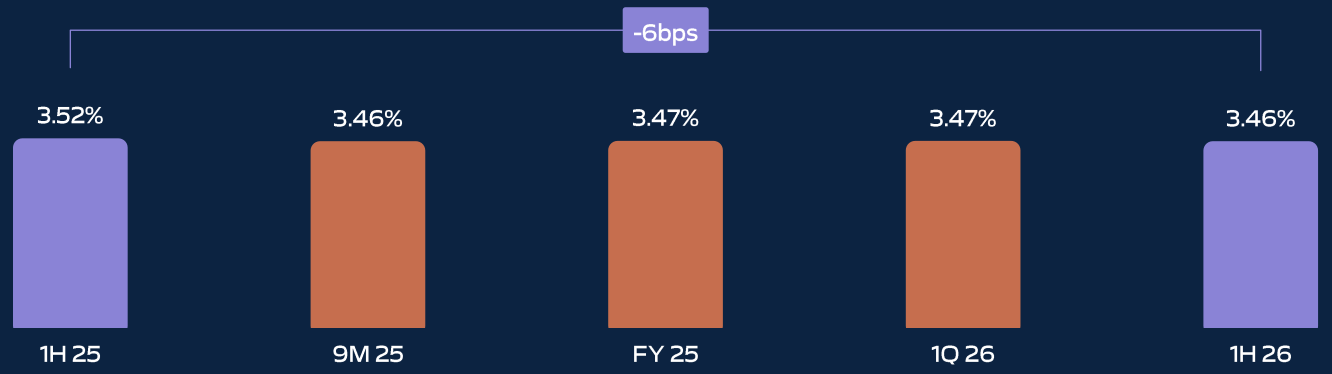
Average Balance of Investments & Financing (⃁ bn)



Net Profit Margin Movement YoY (%)



Net Profit Margin YTD (%)



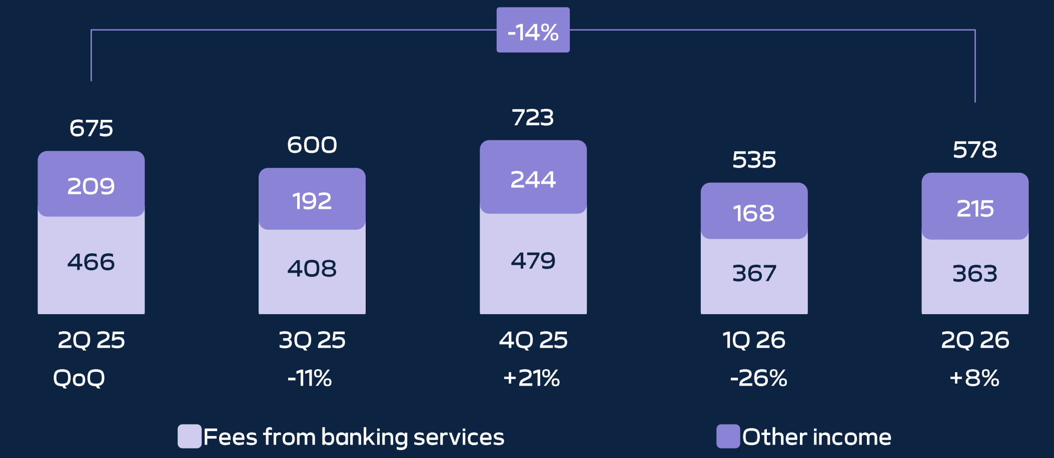
Management Commentary

- Average balance of investments and financing grew 14% YoY.
- Net profit margin decreased by 6bps YoY to 3.46% in 1H 2026.

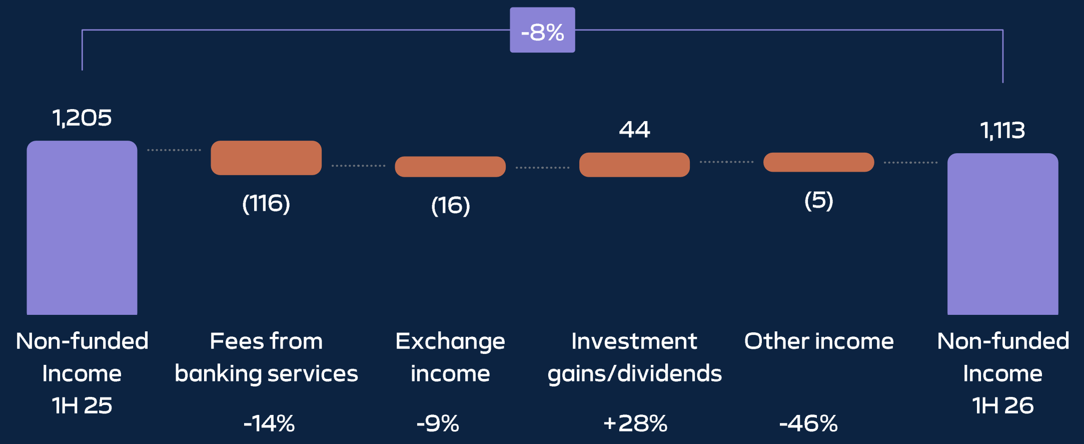
Fee and Other Income

Non-funded income for 1H 2026 decreased by 8% YoY

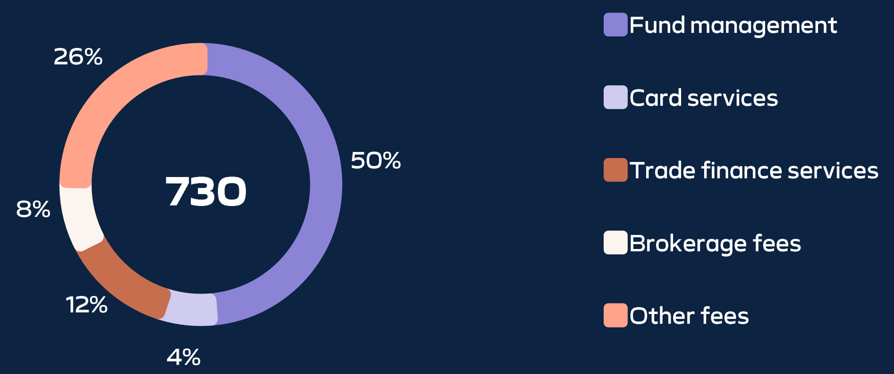
Non-Funded Income (⃁ mn)



Non-Funded Income Movement YoY (⃁ mn)



Fees from Banking Services Composition (⃁ mn)



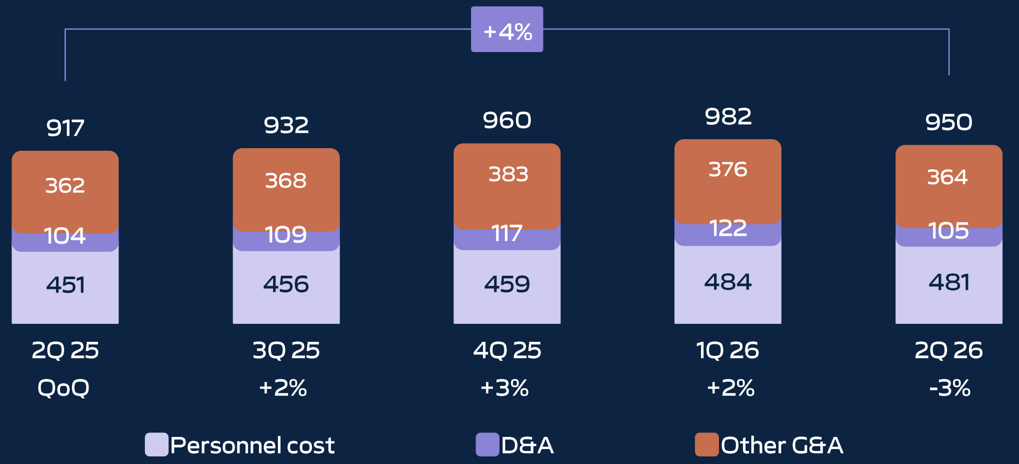
Management Commentary

- Non-funded income for 1H 2026 decreased by 8% YoY to ⃁ 1,113mn, mostly driven by lower fees from banking services and exchange income, offset by a rise in investment gains/dividends.
- Fund management fees comprise the majority of fees from banking services at 50%, while other fees account for 26%, trade finance services and brokerage fees represent 12% and 8% respectively, and card services account for 4%.

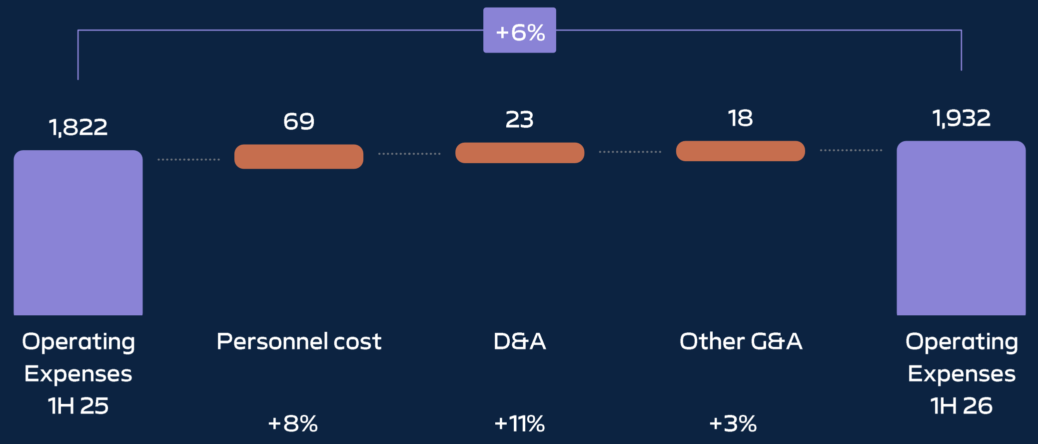
Operating Expenses

Operating expenses grew by 6% YoY, driven by higher employee and D&A costs

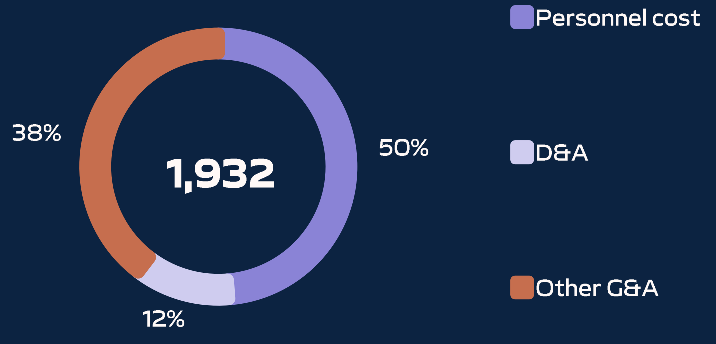
Operating Expenses (⃁ mn)



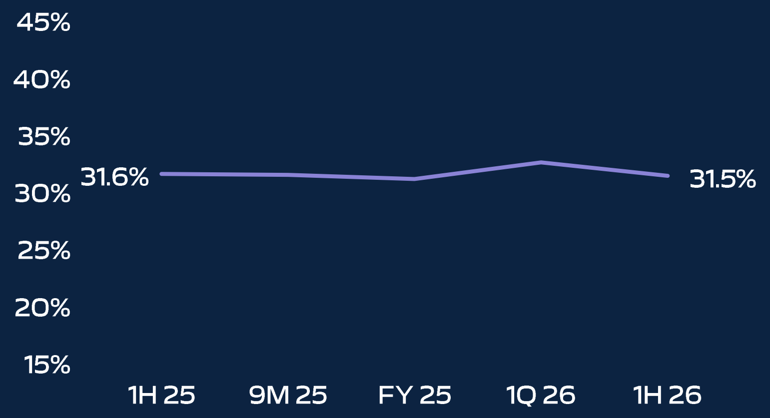
Operating Expenses Movement YoY (⃁ mn)



Operating Expenses Composition (⃁ mn)



Cost to Income Ratio (%)



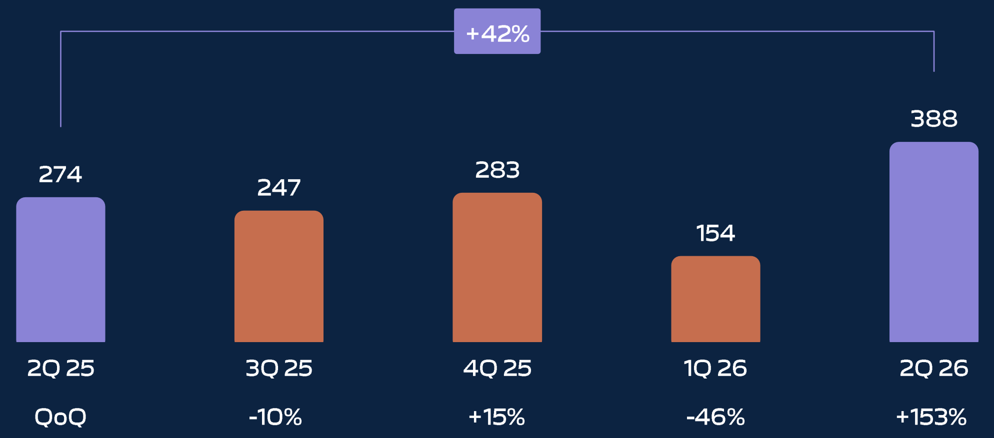
Management Commentary

- Operating expense growth stabilized at 6% YoY, reaching ⃁1,932mn for 1H 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 31.5%.

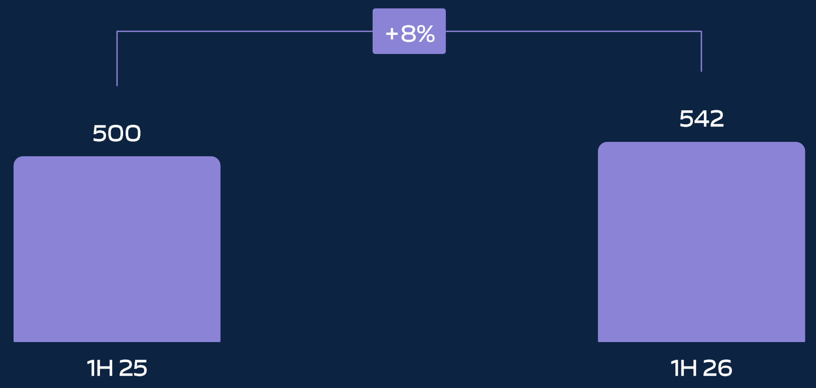
Impairments for Financing

Cost of risk for 1H 2026 improved by 2bps to 0.45%

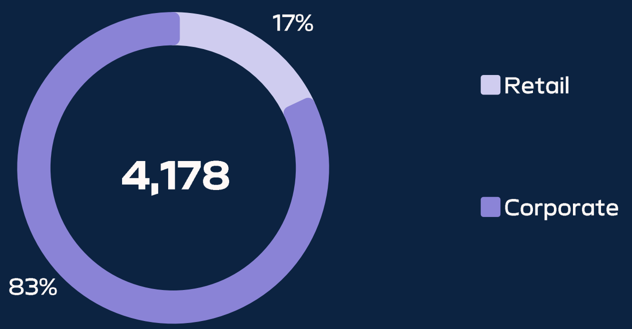
Impairments for Financing (⃁ mn)



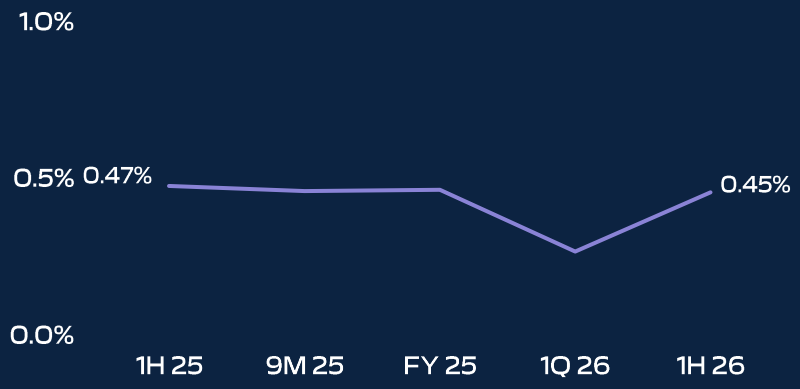
Impairments for Financing (⃁ mn)



Impairments Allowance Composition (⃁ mn)



Cost of Risk (%)



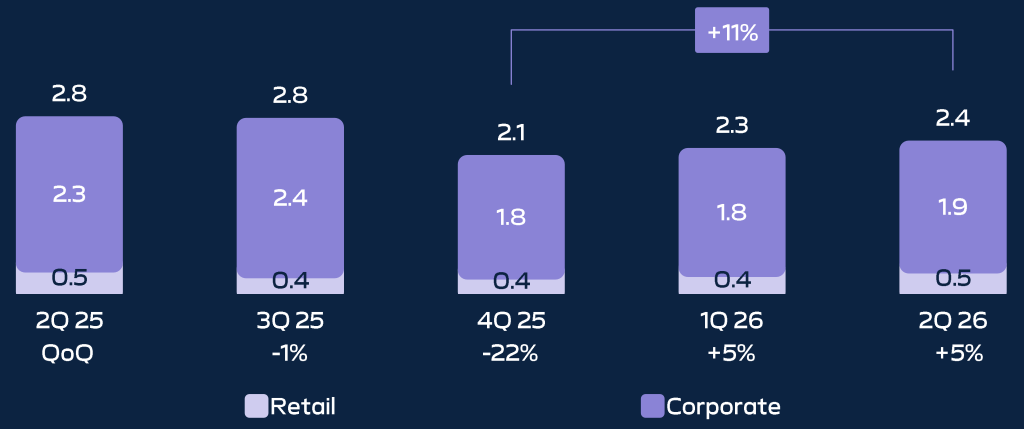
Management Commentary

- 1H 2026 impairment charge for financing increased by 8% YoY to ⃁ 542mn.
- Cost of risk for 1H 2026 improved by 2bps YoY to 0.45%.
- 83% of impairment allowance in 1H 2026 pertains to corporate and 17% is for retail financing.

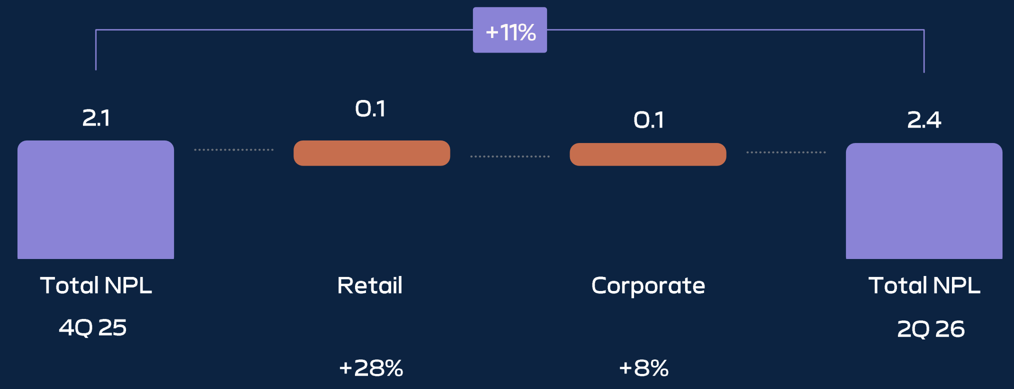
Non-Performing Loans

NPL ratio decreased YoY

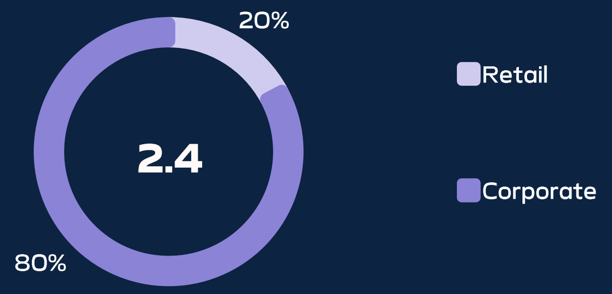
Non-Performing Loans, Gross (⃁ bn)



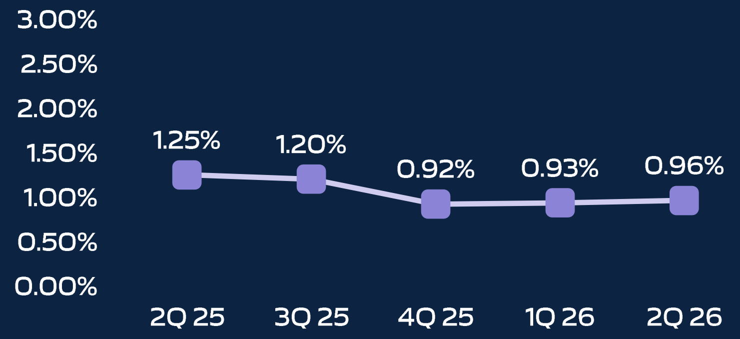
NPL, Gross Movement YTD (⃁ bn)



NPL Composition (⃁ bn)



NPL Ratio (%)



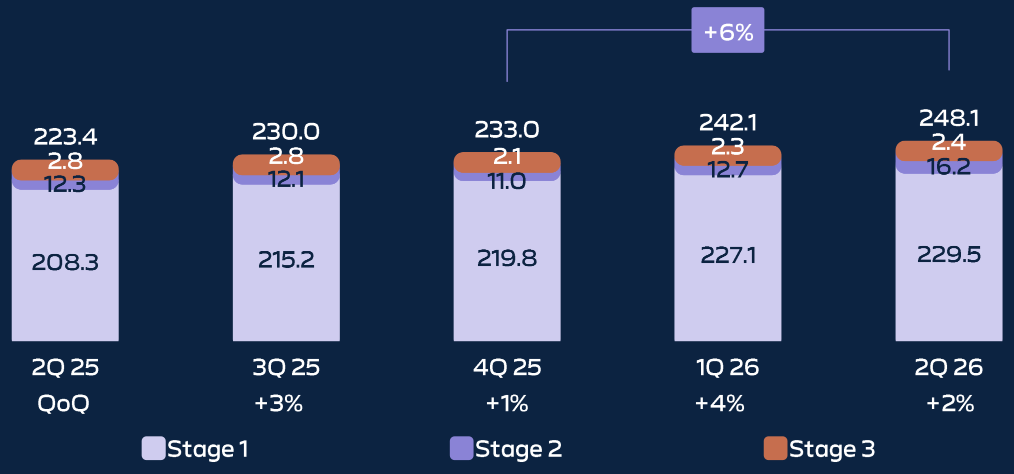
Management Commentary

- NPL ratio decreased by 29bps YoY to 0.96%.
- Retail financing, which account for the smaller proportion of NPLs, increased by 28%, while corporate NPLs increased by 8% YTD.
- The NPL ratio for retail stood at 0.7% while corporate stood at 1.1% as at 2Q 2026.

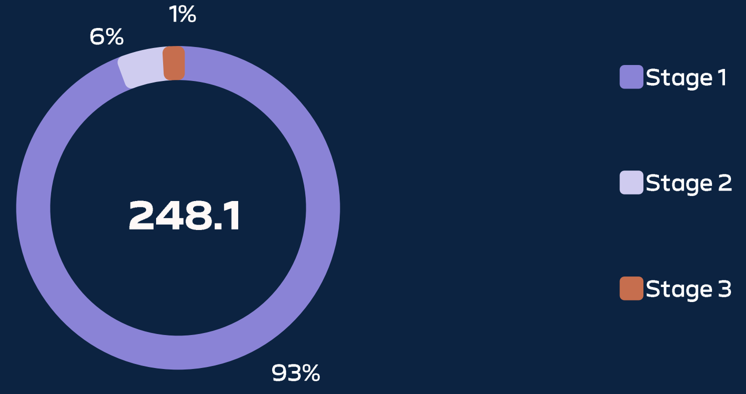
NPL Coverage

NPL coverage increased YoY

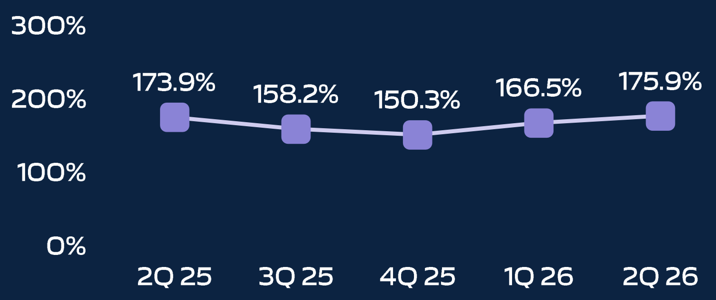
Stage-Wise Financing, Gross (⃁ bn)



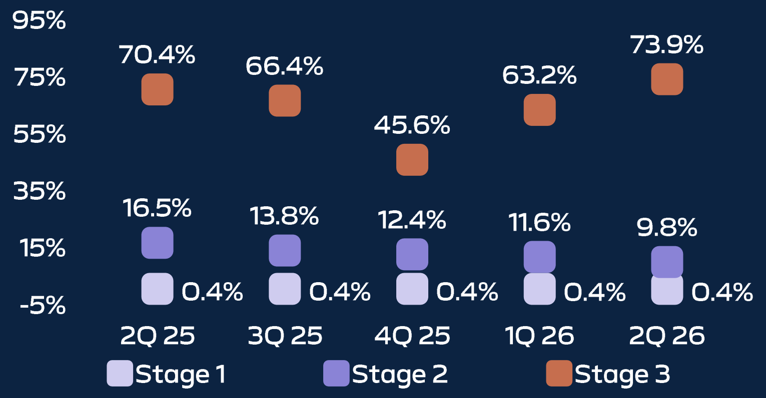
Stage-Wise Financing, Gross Composition (⃁ bn)



NPL Coverage Ratio (%)



Stage-Wise Coverage (%)



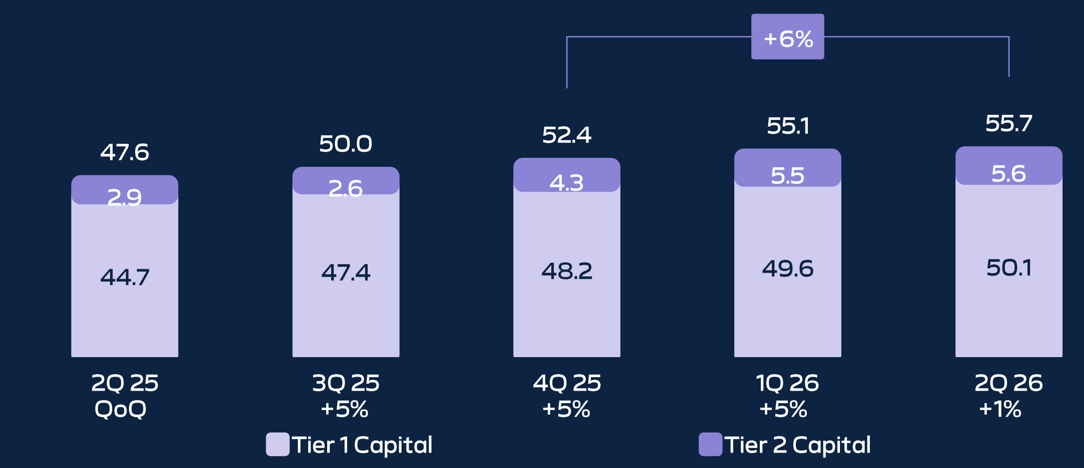
Management Commentary

- NPL coverage increased by 2ppts YoY to 175.9%.

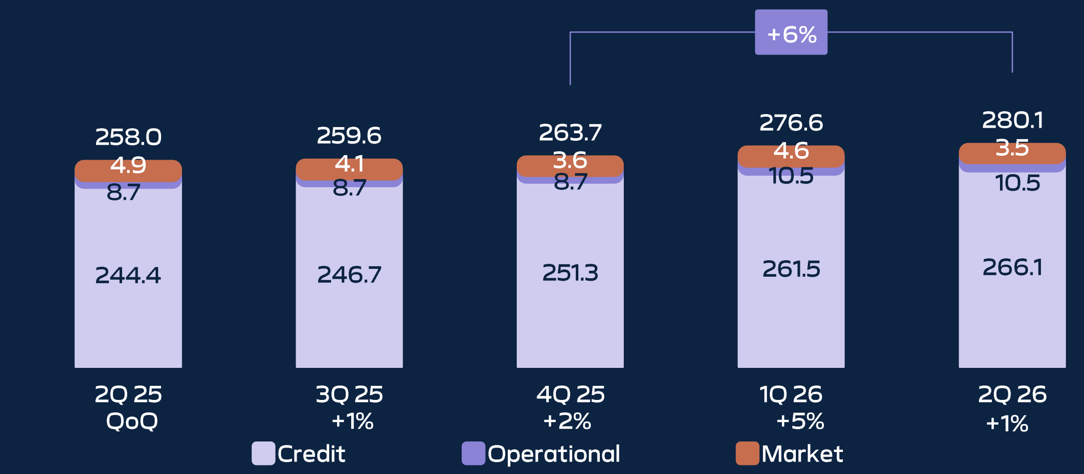
Capitalization

Capital and liquidity ratios remained healthy, with ROE at 17.8%

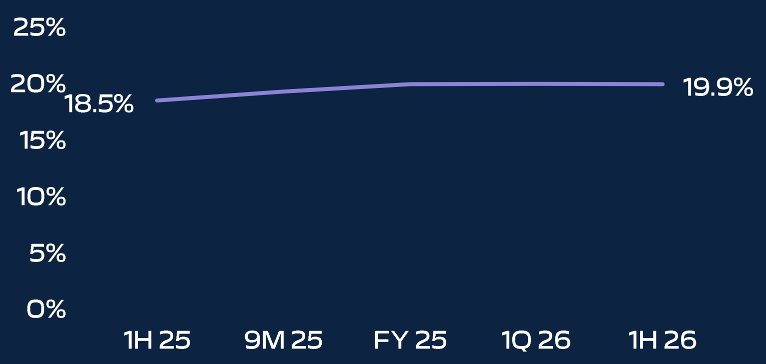
Total Capital (⃁ bn)



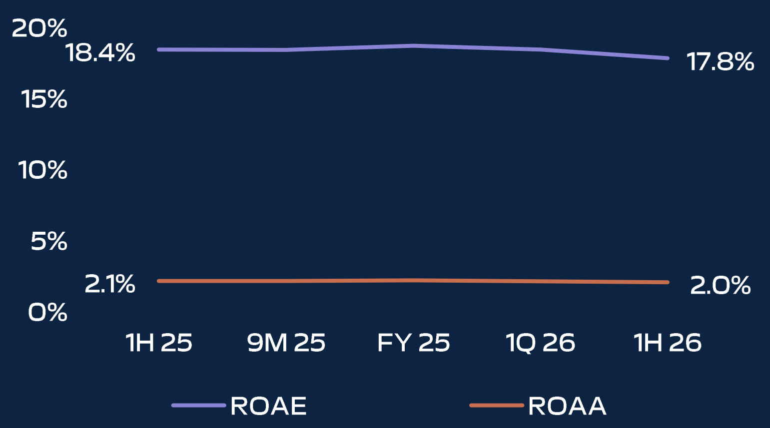
Risk Weighted Assets (⃁ bn)



Capitalization (%)



Profitability (%)



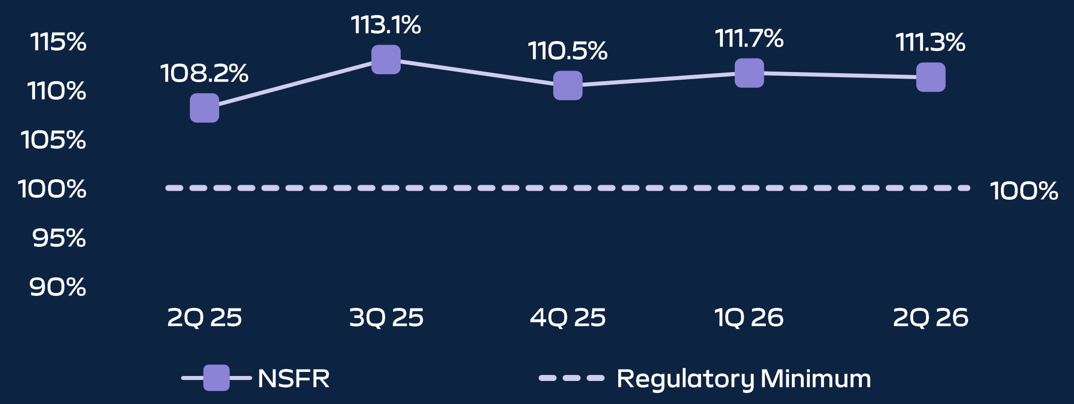
Management Commentary

- Total Capital grew 6% to ⃁ 55.7bn YTD and Risk Weighted Assets grew 6% YTD.
- CAR increased by 1.4ppts YoY to 19.9%
- ROE saw an decreased of 62bps YoY and ROA decreased 10bps YoY.

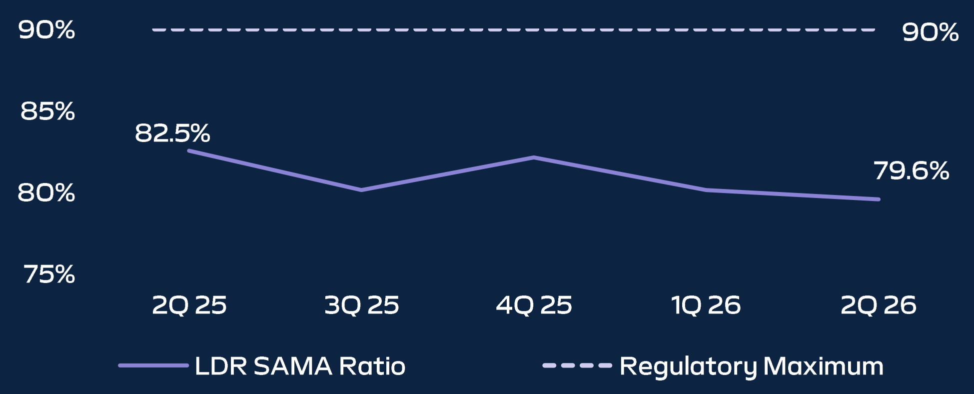
Liquidity

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

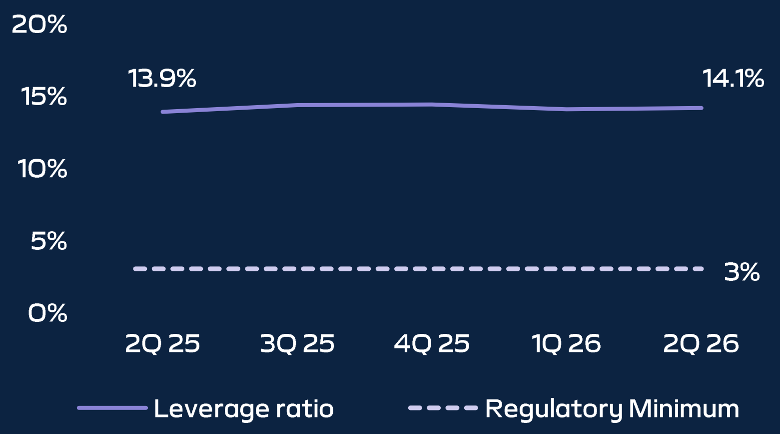
NSFR (%)



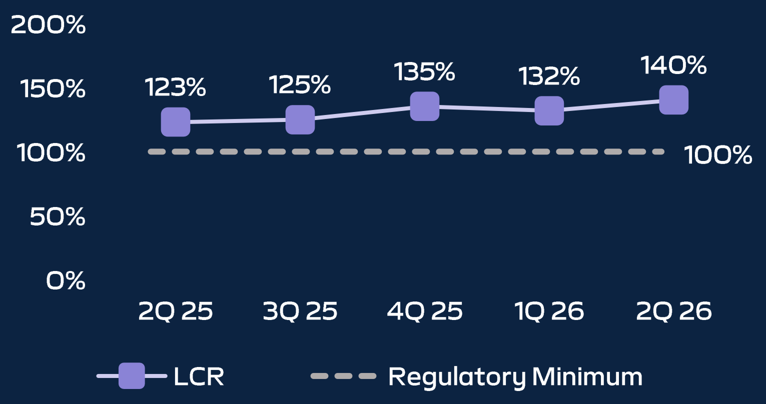
LDR SAMA Ratio (%)



Leverage Ratio (%)



LCR (%)



Management Commentary

- NSFR increased by 3.1ppts YoY to reach 111.3%.
- LDR ratio decreased 2.9ppts YoY to 79.6%.
- The leverage ratio increased 0.2ppts YoY to 14.1%.
- LCR increased by 17ppts YoY to 140%.

05

Segmental Performance

Q2 2026

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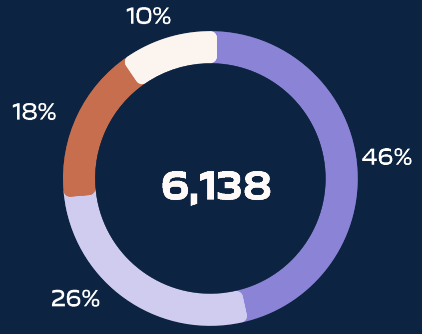
Accelerating innovation.
Driving sustainable growth.

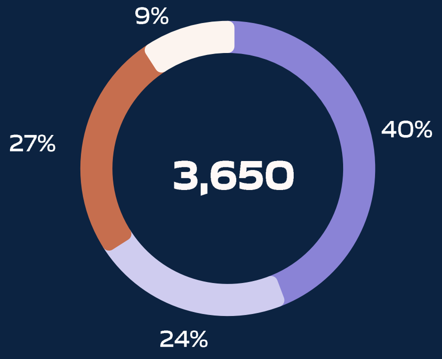
Segmental Performance Highlights

Retail and corporate comprise the majority of segmental income

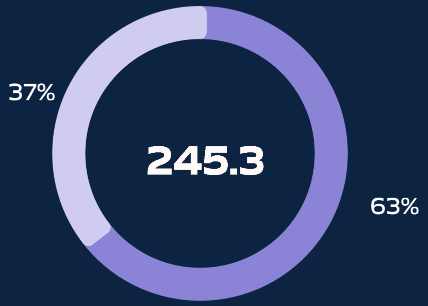
Operating Income Composition (⃁ mn)



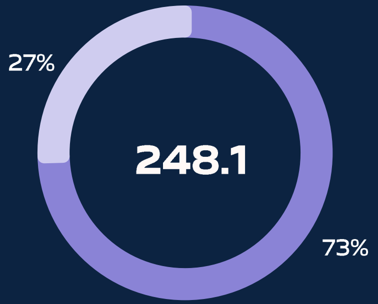
Net Profit Before Zakat Composition (⃁ mn)



Customers' Deposits Composition (⃁ bn)



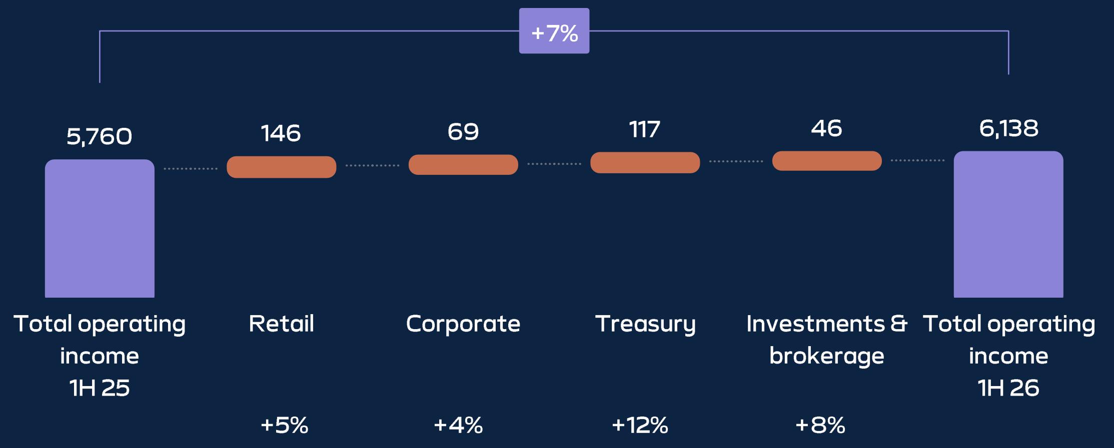
Financing, Gross Composition (⃁ bn)



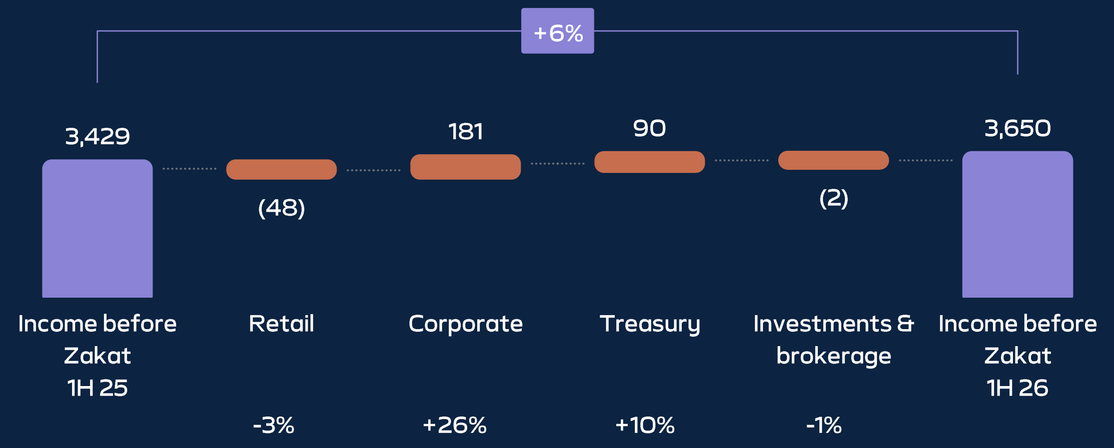
Segmental Performance Highlights

Retail and Corporate reported growth in operating income YoY

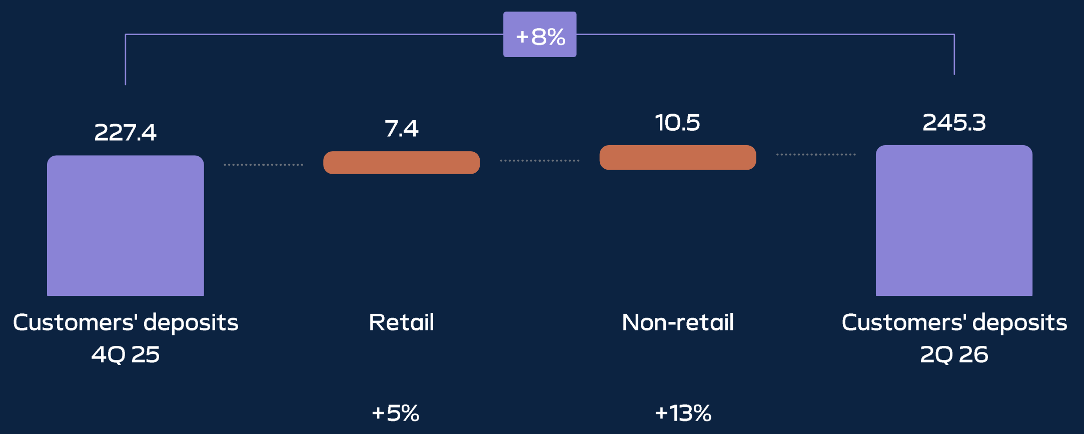
Operating Income Movement YoY (⃁ mn)



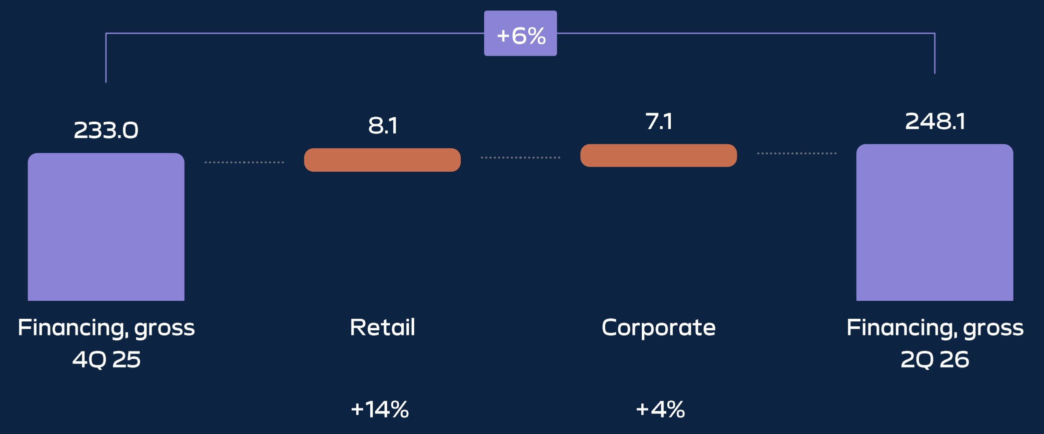
Net Income Before Zakat Movement YoY (⃁ mn)



Customers' Deposits Movement YTD (⃁ bn)



Financing, Gross Movement YTD (⃁ bn)



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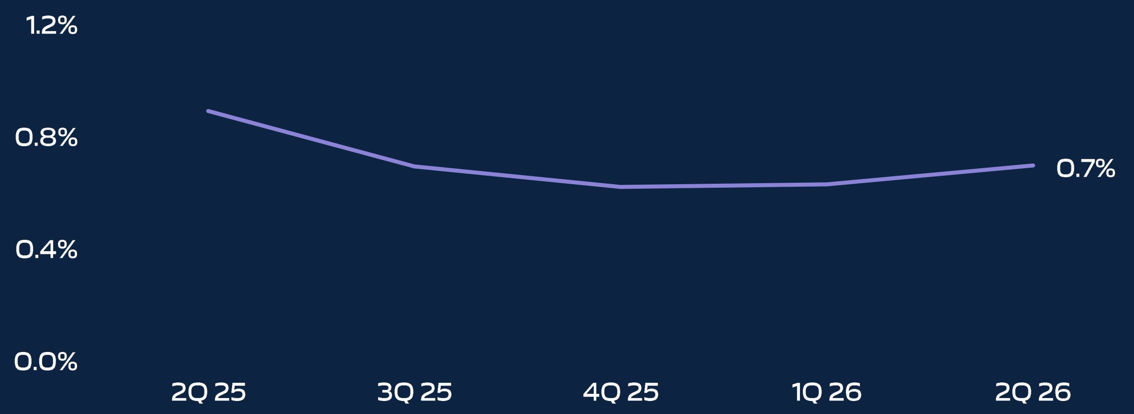
Segmental Performance - Retail

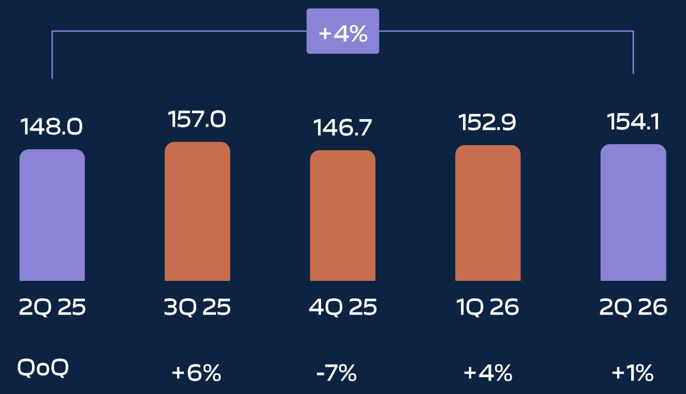
Financing and deposit growth driving operating income growth of 5% YoY

⃁ (mn)	1H 2026	1H 2025	Δ%	2Q 2026	2Q 2025	Δ%
Income from investments and financing, net	2,676	2,411	+11%	1,342	1,194	+12%
Fees from services & other income	130	250	-48%	61	154	-61%
Total operating income	**2,806**	**2,660**	**+5%**	**1,403**	**1,349**	**+4%**
Total operating expenses	1,174	1,132	+4%	569	574	-1%
Total charges/(reversals) for impairments	164	14	+1074%	61	6	+837%
Income for the period before zakat	**1,467**	**1,515**	**-3%**	**774**	**768**	**+1%**

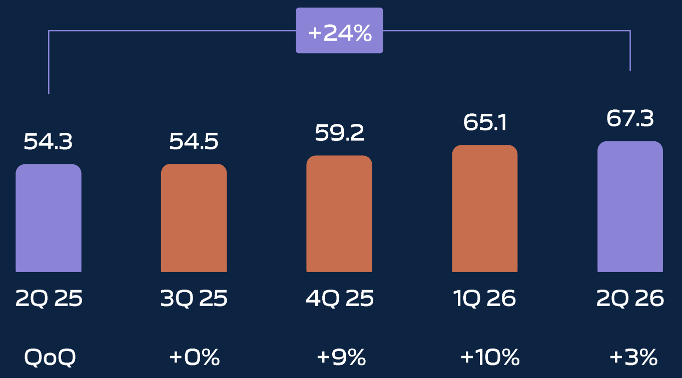
Retail NPL (%)



Retail Deposits (⃁ bn)



Retail Financing (⃁ bn)



Management Commentary

- Retail operating income grew by 5% YoY to ⃁ 2,806mn from 11% increase in funded income.
- Retail deposits increased 4% YoY while financing increased by 24% YoY.
- The retail NPL ratio decrease YoY to 0.7%.

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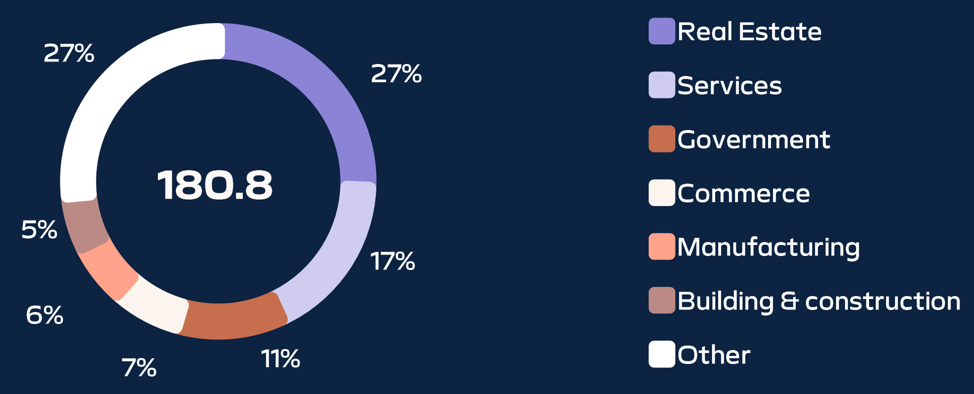
Segmental Performance - Corporate

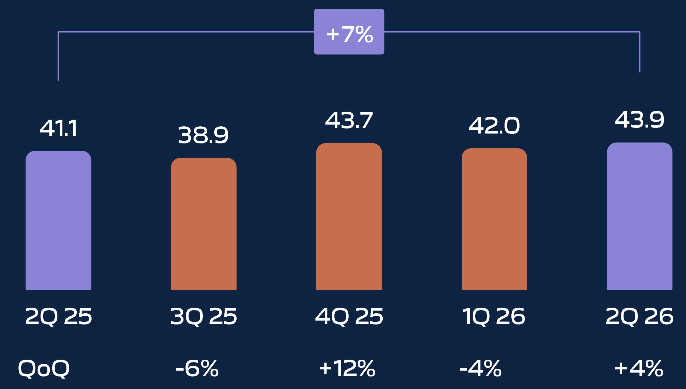
Corporate operating income increased by 4% YoY

⃁ (mn)	1H 2026	1H 2025	Δ%	2Q 2026	2Q 2025	Δ%
Income from investments and financing, net	1,467	1,377	+7%	753	696	+8%
Fees from services & other income	156	177	-12%	77	86	-10%
Total operating income	**1,623**	**1,554**	**+4%**	**830**	**782**	**+6%**
Total operating expenses	364	365	0%	180	183	-1%
Total charges/(reversals) for impairments	375	487	-23%	325	268	+21%
Income for the period before zakat	**883**	**702**	**+26%**	**325**	**331**	**-2%**

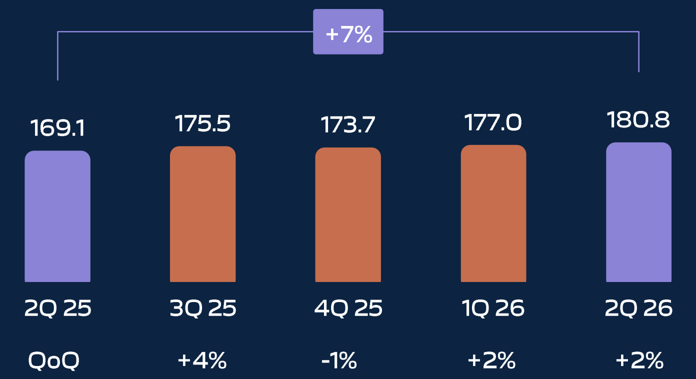
Financing, Gross Composition (⃁ bn)



Corporate Deposits (⃁ bn)



Corporate Financing (⃁ bn)



Management Commentary

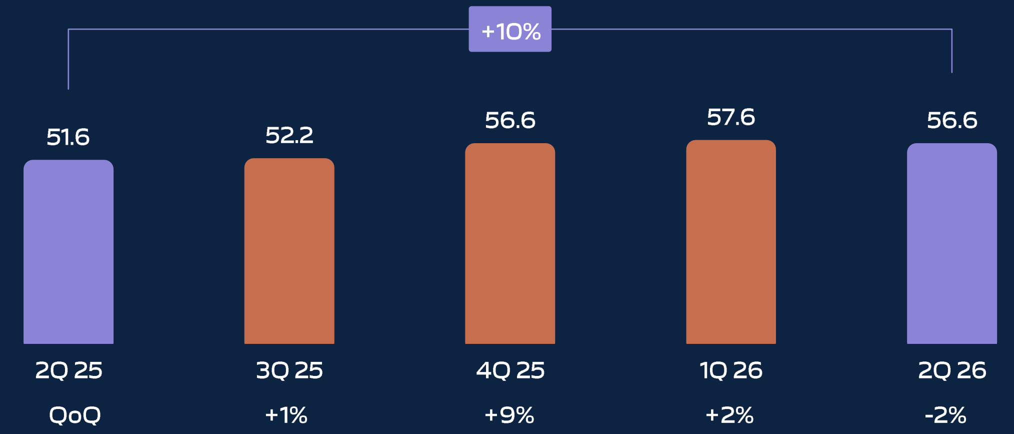
- Corporate financing rose by 7% YoY while corporate deposits increased by 7% YoY.
- The corporate NPL ratio decreased YoY to 1.1%.

Segmental Performance - Treasury

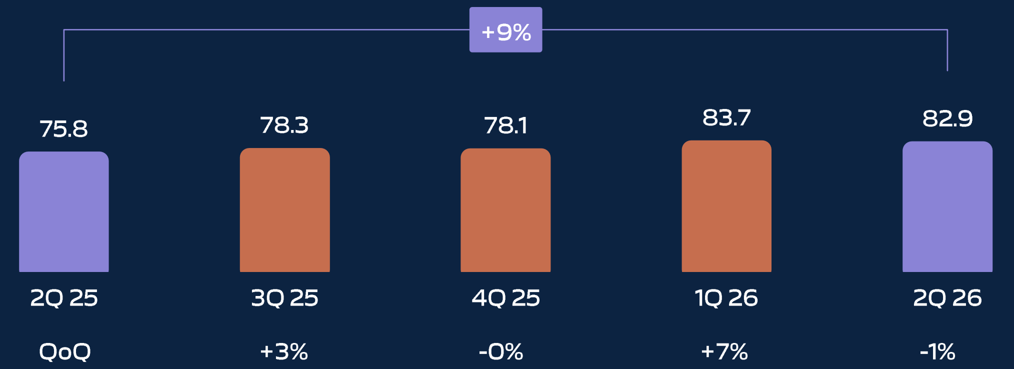
Operating income and net income increased YoY

⃁ (mn)	1H 2026	1H 2025	Δ%	2Q 2026	2Q 2025	Δ%
Income from investments and financing, net	819	705	+16%	422	349	+21%
Investment-related income	204	159	+28%	120	103	+17%
Fees from services & other income	78	119	-35%	12	48	-74%
Total operating income	1,100	983	+12%	555	499	+11%
Total operating expenses	122	102	+21%	61	52	+16%
Total charges/(reversals) for impairments	11	3	+295%	9	3	+261%
Net operating income	967	879	+10%	484	444	+9%
Share of loss from an associate and joint venture	0	(2)	+100%	0	(1)	+100%
Income before Zakat	967	877	+10%	484	444	+9%

Investments (⃁ bn)



Treasury Assets (⃁ bn)



Management Commentary

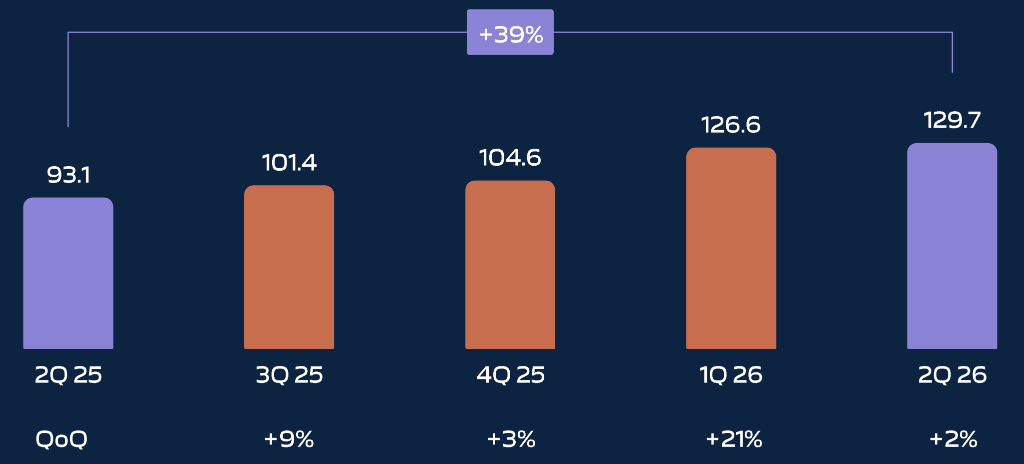
- Treasury operating income increase by 12% YoY to ⃁ 1,100mn in 1H 2026 due to increase in income from investment by 16%.
- Treasury assets rose by 9% YoY to ⃁ 82.9bn, driven by 10% growth in the investment portfolio to ⃁ 56.6bn.

Segmental Performance - Investments & Brokerage

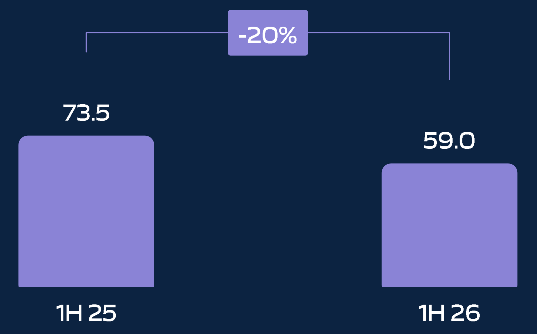
Operating income increased YoY

⃁ (mn)	1H 2026	1H 2025	Δ%	2Q 2026	2Q 2025	Δ%
Income from investments and financing, net	64	63	+2%	33	33	-1%
Fees from services & other income	546	500	+9%	308	284	+9%
Total operating income	610	563	+8%	341	317	+8%
Total operating expenses	271	224	+21%	140	108	+29%
Income before zakat	333	335	-1%	195	204	-5%

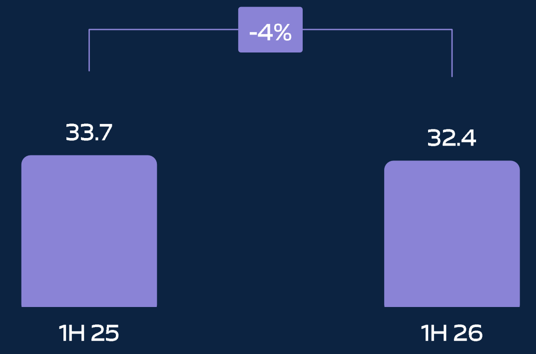
Assets Under Management (⃁ bn)



Brokerage Trading Income (⃁ mn)



Brokerage Trading Values (⃁ bn)



Management Commentary

- Investment and brokerage (I&B) operating income rose by 8% YoY to ⃁ 610mn from 9% increase in non-funded income.
- Brokerage trading income decreased by 20% YoY and brokerage trading values decreased 4% YoY, and AUM increased by 39% YoY.

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Driving sustainable growth.

06

Outlook & Guidance

Q2 2026

Guidance

Acceleration of strategic execution drives a promising outlook for 2026

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	2Q 2026A	2026G	Drivers
Financing Growth	+6% YTD	Low teens	Healthy Mid-Corp, SME & Retail growth from strategic initiatives; continuing the growth in corporate financing
Net Profit Margin	3.46% -6bps YoY	-10bps to -5bps	Strategic focus on profitable segments, combined with elevated CoF, guide for lower Net Profit Margin
Cost to Income Ratio	31.5%	Below 30.5%	Growth in income, AI & digital investment & process optimization driving efficiencies
Return on Equity	17.8%	18% - 19% (Revised from above 19%)	Improving top line and efficiency driving improving ROE
Cost of Risk	0.45%	45-55bps (Revised from 35-45bps)	Cautiously expecting stable credit quality and NPL coverage, combined with expected credit collections
CAR Pillar 1 (T I + T II)	19.9%	Around 19%	Improving top line with efficiencies and enhanced ROE 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

Q2 2026

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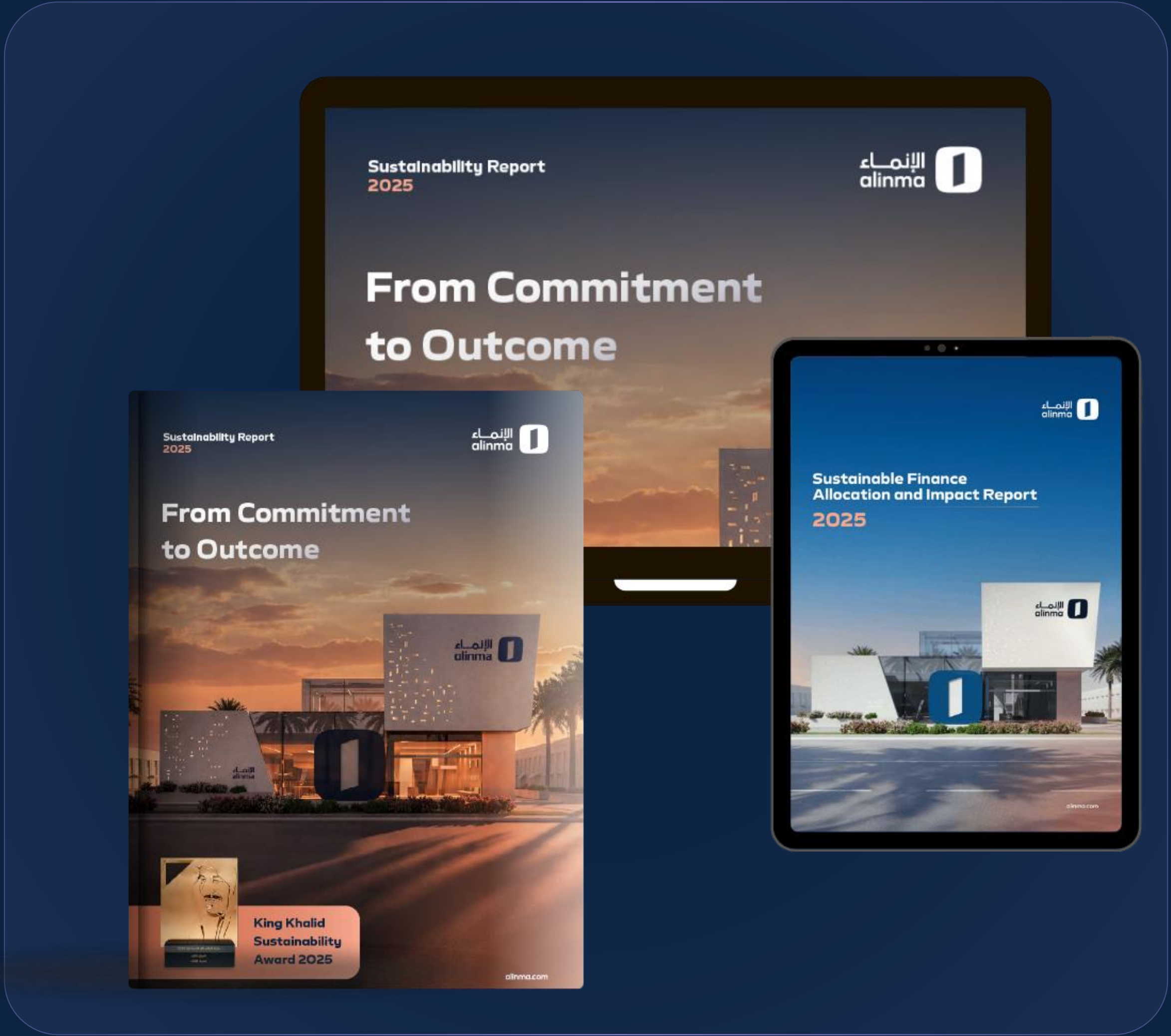
Sustainability

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



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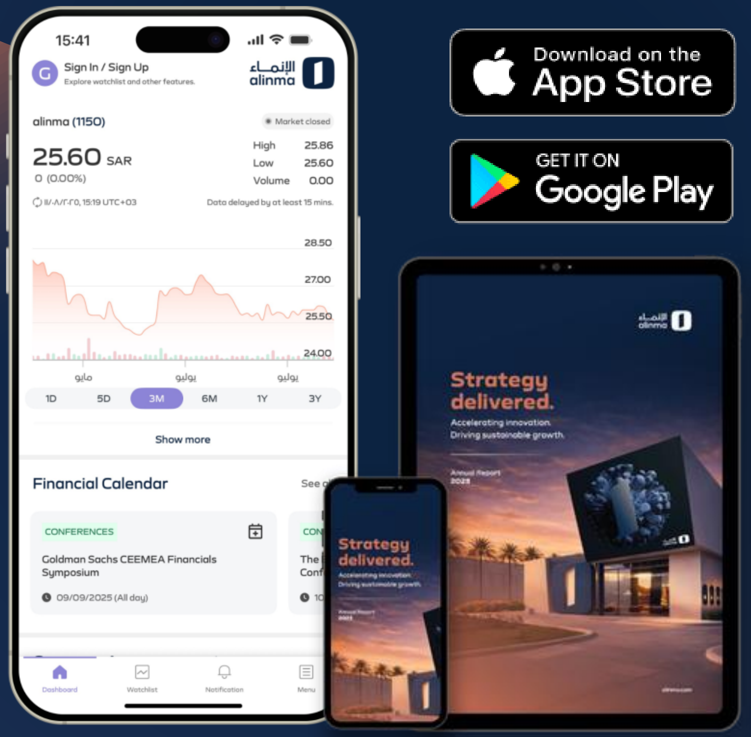

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