3Q 2026 Fact Sheet

About Us

Alinma was established in 2006 as a full-fledged Islamic banking services provider by Royal Decree by the Public Investment Fund (10%), the Public Pension Agency (10%) and the General Organization for Social Insurance (10%) and in 2007, began providing Shariah compliant banking services, asset management and brokerage services. alinma has steadily grown to be one of the largest banks in Saudi Arabia, a leading Shariah-compliant financial institution in the region and the recipient of several awards from leading financial publications.

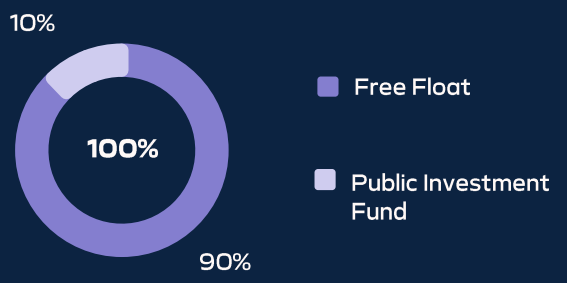
Financial Position

﷼(mn)	Sep 30th, 2026	Sep 30th, 2025	Δ%
Balance Sheet			
Financing, net	**252,710**	225,684	+12%
Total assets	**341,415**	307,214	+11%
Customers' deposits	**251,916**	234,623	+7%
Total liabilities	**288,949**	259,745	+11%
Total equity	**52,467**	47,468	+11%
Income Statement			
Total operating income	**9,260**	8,725	+6%
Net Income for the period	**4,862**	4,673	+4%
Key Ratios			
Cost to income ratio	**31.1%**	31.6%	-43 bps
ROAE	**17.6%**	18.4%	-86 bps
ROAA	**2.0%**	2.1%	-15 bps
NPL ratio	**0.93%**	1.20%	-27 bps
NPL coverage ratio	**189.1%**	158.2%	+30.9 ppts

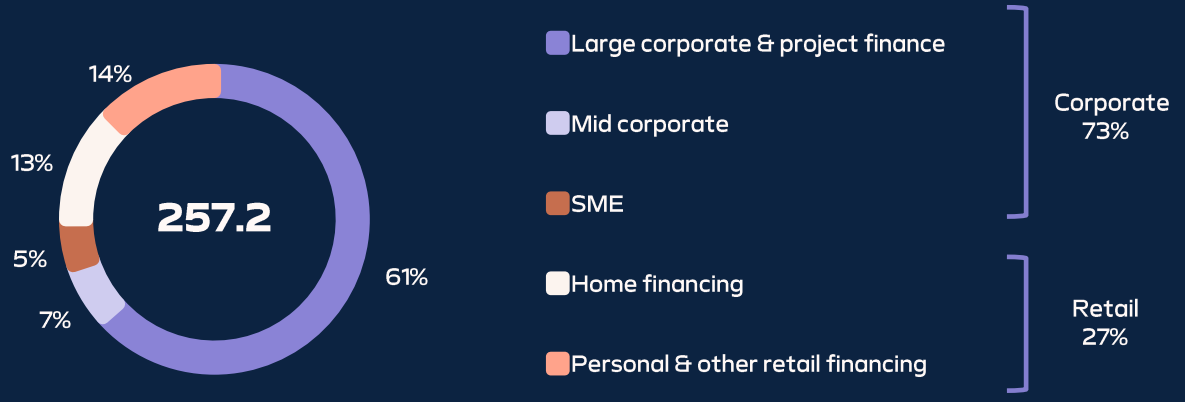
2026 Guidance

Financing Growth	Low teens
Net Profit Margin	-5bps to 0bps (Revised from -10bps to -5bps)
Cost to Income Ratio	Below 31% (Revised from below 30.5%)
Return on Equity	Around 17% (Revised from 18% - 19%)
Cost of Risk	55-65bps (Revised from 45-55bps)
CAR Pillar 1 (T I + T II)	Around 20% (Revised from Around 19%)

Major Shareholders



Financing, Gross Composition (﷼bn)



3Q 2026 Fact Sheet

Financial Performance Highlights

Balance Sheet

3Q 26 Financing
﷼252.7 Bn
↗ +10% YTD

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

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

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

Income Statement

9M 26 Operating Income
﷼9,260 Mn
↗ +6% YoY

9M 26 Net Income
﷼4,862 Mn
↗ +4% YoY

3Q 26 CASA % of Total Deposits
47.2%
↘ -1.1 PPTS YTD

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

Credit Quality, Capital and Liquidity

3Q 26 NPL Ratio
0.93%
↗ +1 BP YTD

3Q 26 NPL Coverage Ratio
189.1%
↗ +38.8 PPTS YTD

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

9M 26 ROE
17.6%
↘ -86 BPS YoY

Stock Highlights

#5
Traded Stock in KSA
(3Q 2026)

﷼7.2Bn
Value Traded
(3Q 2026)

﷼73.0Bn
Market Capitalization
(30 September 2026)

Retail Digital Snapshot

45.4Mn
Monthly Average Users
(Smart Phone Users Logins)

1.5Mn
Daily Average Users
(Smart Phone Users Logins)

98.1%
Digital Transactions

Rating Strength

A-
Stable
Fitch

A2
Stable
Moody's

A-
Stable
S&P Global

Financial Position

#2 in KSA
Net Profit Margin
3.46%
(2Q 2026)

#2 in KSA
ROE
17.82%
(2Q 2026)

#3 in KSA
ROA
2.04%
(2Q 2026)

3Q 2026 Fact Sheet

Additional Information

IR Contact

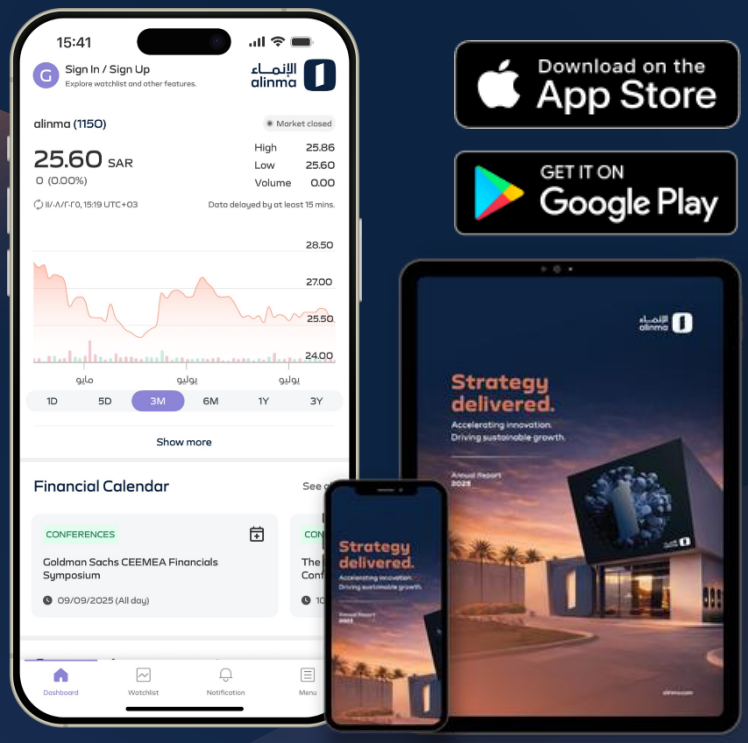
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